

1952

The treatment of debt problems by a private Family Agency

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1952

BOSTON UNIVERSITY
SCHOOL OF SOCIAL WORK

THE TREATMENT OF DEBT PROBLEMS

by a

PRIVATE FAMILY AGENCY

A Thesis

Submitted by

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(A.B., Radcliffe College, 1930)

In Partial Fulfillment of Requirements for
the Degree of Master of Science in Social Service

1952

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CHAPTER I

EXPOSITION OF THE THESIS

The Problem

The experience of tackling the severe debt problems of even one family can set a caseworker back on her heels with quite a jolt. Beneath the surface of apparently unavoidable and realistic causes for the debt tangles, there often lie unconscious motivations or defects of character that continually spin new webs of debt. The inexperienced worker may approach the tangle of debt with budget in hand, relief in one pocket and debt consolidation in the other, confidence in the client's practical cooperation animating her spirit - only to encounter resistances in the client which call for another kit of tools entirely. It was some such experience which interested the writer to inquire what can be done to help people enmeshed in debts. One may safely assume that no social agency, public or private, undertakes to pay off debts on a large scale. Even those public agencies which have the most generous standards of relief in one category or another, do not figure debts into their budgets and private agencies can afford to use relief only as one of several approaches to the problem. Moreover, if relief were available without limit it could be absorbed by some families as water is in the desert, without leaving a

trace. What are the other, and perhaps more constructive ways of helping these families?

The Method of Study

The present study was conducted in a private family agency, the Family Society of Greater Boston. All District Offices of the Society were addressed with a request for case records of recent vintage presenting "major debt problems". Almost all the cases which came to the minds of the District Secretaries in response to this request, were acceptable for purposes of this study. They were major debt problems in one sense or another, i.e.: 1) the debts felt burdensome to the client even if not in reality excessive; 2) the creditors were using or threatening drastic collection methods which endangered jobs, possessions or other security; 3) debt payments were eating into the minimum necessities of life; or 4) the debt was in reality extreme, even though the client did not recognize it and was not appropriately concerned.

To define debt problems more exactly in dollars and cents would lead the writer into studies of budgets and comparative living standards that would be beyond the scope of this paper; moreover, available case records do not afford the financial details requisite for such definition. Here, we are more concerned with what services a casework agency can give to people in debt than we are with the economics

of the situation. The distribution of income in relation to responsibilities and special hardships is certainly inequitable, and of major significance to the consumer debt problem. But, given the support which public welfare programs provide for basic needs, given the medical care facilities of an area like Metropolitan Boston, and given the ability of other families in comparable situations to remain solvent, it becomes valid to inquire why certain families get seriously in debt and what can be done about it within the current framework of private agency resources.

The Sources of Data

Twenty-four case records were studied with these questions in mind. The cases had been proposed at random by the District Secretaries of the Family Society, drawing on their memories of recent contacts. The writer welcomed the resulting variety, as her purpose was to make a qualitative rather than a statistical kind of study. A few proffered cases were ruled out on the basis that the contact, broken by the client, had been too short to cast any light on the problem; but two or three short-term cases are included for variety. Most are cases active in the last three years, well within the period of the agency's current relief policy. However, three are older cases whose handling may illustrate subtle differences but nothing far afield of current practice. Seven cases were open at the time of

writing, twelve were closed and five so inactive that they might as well have been closed. In some the debt problem was paramount to the client at point of application and remained so, in others it quickly receded into the background, in still others debts never did preoccupy the client. To the writer, it seemed better not to select her cases rigidly with respect to any of these features, but to obtain a varied sample and then see what common factors, if any, might emerge from the series. The case records were all examined in the light of the schedule attached as Appendix. .

The Agency Setting

The Family Society of Greater Boston, a private agency, comprises a Central Office and thirteen Family Service Centers which serve Boston and forty-odd outlying communities. In addition, its resources include a Vocational Counseling Department and a Department for Older People. The Society is a seventy-two-year-old organization which has evolved with the times from its beginnings in "friendly visiting of the poor" to its present highly professional casework service to families of all economic levels, not to mention all creeds, races and colors. Under the by-laws adopted in March, 1947, the objectives of the Family Society are as follows:

...to promote sound family life through two major functions:

- 1) Social casework available to individuals in the community who desire help in meeting problems

within themselves, in their family relationships or in their adaptation to their environments.
2) Community leadership in the promotion of education for family living and in the improvement of social conditions directly affecting family life.¹

The Society derives its support from several sources: invested funds, restricted and unrestricted; special gifts, trust funds, etcetera; Community Fund moneys; and, to a small extent, from fees. It dispenses these from a General Fund and a Relief Fund, the latter covering all income and expenditure in connection with relief to clients.

The policy of the Society in regard to dispensing relief is as follows, according to the by-laws of 1947:

1. Relief funds may be used appropriately to provide opportunity on a selective basis for development and growth such as education and special training, recreational and group experience; and to meet other needs which are important in personality and family development.
2. Funds when available will also be used to meet economic need in certain situations in which the need is for a relatively brief period of time. Such cases are chosen on the basis that the giving of temporary help will enable the client to carry through a plan in relation to his or his family's situation which is sound and appropriate.
3. Relief may be given in instances of emergency when there is neither time nor facilities to evaluate a plan.

Any consideration of relief giving in a private family agency is based on the established principle that it is the responsibility of the Departments of Public Welfare to meet basic relief needs. Duplication of the relief giving of the local Departments of Public Welfare or assumption of their responsibility would serve only to obstruct the progress of the Departments

¹ Family Society, "Office Manual", 1948 (mimeographed) p.3

toward the goal of adequacy in all categories of public relief.²

This policy has been painfully evolved over the past decade or so, as the philosophy of public responsibility for meeting basic human needs has become well established in our social system. For a time after the depression years, the public welfare agencies granted only a bare subsistence minimum to their clients, while the Family Society continued to supplement this sum for a good many families in order to provide items which properly qualify as necessities. Both for workers and for clients it was a struggle to relinquish this policy, but failure of the Community Fund in recent years to attain its goals has been an added spur to the application of logic to the Family Society's relief policy. At present, the policy above-quoted is being rather strictly applied, so that fewer and fewer clients apply to the agency in the expectation of being granted general relief.

It might be wondered whether a family society endeavoring to help families with debt problems would itself lend money to them. In this respect the Family Society's policy is as follows:

It is contrary to the policy of the Society to make loans to clients or to guarantee repayment of loans that they may make of others. The lender-borrower relationship is based upon different considerations

² Ibid., p.57

than is the worker-client relationship. The making of a loan is a business transaction and should not be made without full expectation of repayment with sufficient collateral or other security to guarantee repayment....³

³ Ibid., p.61

CHAPTER II

BACKGROUND INFORMATION

General Discussion of Consumer Credit

Opportunities for getting into debt are more widely available to the average man nowadays than they have ever been; or shall we say, the opportunities are more varied. For while it has been common since ancient times for the laborer to be chained by debt to his employer, the phenomenon of consumer credit as such is a rather modern one. Nowadays, a man may not only run up bills with the grocer, the milkman, the fuel company, the utilities and the landlord, but he may buy all kinds of goods "on time", and may borrow cash, with and without collateral, from a variety of sources. As many authorities have pointed out, the old philosophy of thrift is disappearing under the influence of mass production, higher living standards and a money economy. People are urged to spend, to pay-as-they-use, to exchange old models constantly for new ones, and to anticipate steadily increasing earnings. Credit is almost urged upon them while often the accompanying obligations and hazards are soft-pedaled.¹ Consumer credit has grown to such proportions that it figures largely in the threat of inflation and measures to limit its total amount have been taken by

¹ Dr. Louis N. Robinson, Living in Debt, p.2-5

Federal regulation. These measures affect the individual consumer by specifying the proportions of the down-payments on goods bought on the installment plan and the length of time over which the debt may be liquidated.²

The largest volume of consumer credit is extended to people in the form of charge accounts and "open-book" accounts - the kind that obtains when one runs up a bill at the corner grocer.³ Next in order of volume come installment sales, in which the purchaser may make his payments either to the retailer or to a Sales Finance Company which serves to finance the long-extended sale when the retailer cannot well afford to do so, especially for large expensive items like cars. The buyer's obligation in either case is to pay stated amounts at regular intervals at the risk of losing all or part of his investment if he does not complete the payments within a set period. The seller's interest is secured by the goods in question and sometimes by other things such as an assignment of wages. The seller is usually not eager to repossess the used articles, whose resale value may be negligible, but the threat of repossession is an effective stimulus of payments. Often the buyer does not realize the full extent of his commitments, when

² Theodore N. Beckman, "Federal Regulation of Consumer Credit", Proceedings of the National Conference on Consumer Credit, 1948, p.80-83

³ LeBaron R. Foster, Credit for Consumers, p.21

he signs the purchase agreement. He fails to read or understand the small print and may not realize, for instance, if he makes a second purchase before completing payments on a first one from the same dealer, that he has given the seller permission to repossess both items if he fails to complete payment for the second one. Furthermore, he rarely figures how expensive the privilege of buying "on time" is, for the cost of this credit is apt to be disguised. On the other hand it would be out of the question for most people to own the expensive "hard" goods which they have if purchase could not be extended over long periods of time.⁴

Among the cash credit agencies are banks - both Industrial Banks and the Personal Loan Departments of Commercial Banks - Small Loan, or Personal Finance, Companies, Credit Unions, Remedial Loan Companies and Pawnbrokers, as well as illegal lenders.⁵ The rates of interest at banks are lower as a rule than those charged by Small Loan Companies but the banks require one or two co-signers of known responsibility and/or collateral of kinds not available to the average small debtor. It has been estimated that as many as 85 per cent of people do not have the kind of collateral required by banks⁶ so that the bulk of consumer loans

4 L.R.Foster, op.cit., p.8-13

5 L.R.Foster, op.cit., p.13-21

6 L.R.Foster, op.cit., p.1

are not made by these agencies - although their security requirements are tending to become liberalized.⁷

If a man chances to be a member he may borrow from a Credit Union which is a small consumer's cooperative organized among a close-knit group of people associated in employment or in some such way as by nationality or religion. Such unions operate under special laws, are largely tax-exempt, have very low overhead expenses, and lend small amounts only, to fellow-members only. Their interest rates are about 1 per cent a month on the unpaid balance. Credit extended by these agencies does not bulk large in the total consumer credit picture.⁸ In a few places there are so-called Remedial Loan Societies originally set up as reform measures on a semi-philanthropic basis, to lend money at low rates of interest on the security of chattel mortgages. Pawnshops are another, better-known, type of agency which usually operate under regulations applied by law to them specifically. Other sources of cash credit secured by specific assets which the borrower holds are Life Insurance Companies and Savings Banks.

Chiefly, however the small borrower resorts to a

⁷ Verbal communication from Mr. Thomas H. Hoare, Director, Division of Social Relations, Massachusetts Association of Small Loan Companies.

⁸ L.R.Foster, op.cit., p.15

licensed Small Loan or Personal Finance Company.⁹ Because of the risks it takes and the costliness of its operations, this type of company has to charge a high rate of interest - usually $2\frac{1}{2}$ to $3\frac{1}{2}$ per cent per month. It operates in competition with the "loan-shark" of ill-repute and wherever the states have failed to regulate the small loan business wisely, "loan-sharks" have flooded the field with their sky-high credit. Anti-usury laws attempting to wipe out this evil have failed completely except in states where they were matched by permissive statutes which enabled legitimate lenders to charge enough to stay in business. Massachusetts was the first state to enact a successful law of this type and here the small loans business flourishes, under decent conditions, with the borrower protected against excessive interest and all sorts of sharp practices.¹⁰ Under this law a man may borrow up to three hundred dollars on his own security at a rate that has been recently reduced from 3 per cent to 2 per cent per month on the unpaid balance. Under another law he may borrow more from the same company at a slightly lower rate. Most of the loans are secured only by the borrower's signature, although many are co-signed and some few are secured by wage assignments

⁹ Margaret Grobden, "Volume and Classification of Consumer Loans", The Annals of the American Academy of Political and Social Science, 196:74, March, 1938

¹⁰ William T. Foster, Loan Sharks and Their Victims

or chattel mortgages.¹¹ Usually the borrower repays the loan in monthly installments over a period of a year or two and pays interest only on what is outstanding. At any moment he may repay the whole amount if he is able. The law requires that he be made clearly acquainted with the terms of the loan and he may complain to the state supervisor of an alleged injustice.

Actually the system works smoothly and the Association of Small Loan Companies itself maintains a Division of Social Relations to take up hardship and complaint cases as they arise between a borrower and a member company. According to the Director of this Division, Mr. Thomas H. Hoare, the Division usually receives something on the order of two hundred referrals a year, and of these the large majority concern debtors who, because of some unforeseeable contingency are unable to meet their obligations. Usually an adjustment is worked out. Mr. Hoare estimates that in the small loan business at large, about one per cent of the sums due are not collected.

It is the practice of the Small Loan Companies to investigate the would-be borrower to check on the accuracy of his statements as to his identity, employment, credit standing and prior obligations. They try to obtain some idea of his character, family stability and habits but if

¹¹ Mr. Hoare

the borrower wishes, he can quite easily disguise unfavorable factors, doctor his budget and overestimate his ability to repay the loan,¹² and it is to the lender's advantage to make a large volume of loans, so that he too may be tempted to extend credit unwisely. According to Mr. Hoare, the companies in Massachusetts refuse about 30 per cent of their loan applicants.

When a consumer defaults on his obligations there are several things the creditor can do about it, in addition to those above-mentioned in connection with installment sales. If a wage assignment was written into the contract this means that without court action the creditor may claim a certain part of the debtor's wages. In Massachusetts, the original assignment must have been signed by the borrower's wife and by his employer. This device is not very commonly used,¹³ perhaps because of people's reluctance to have their employers know of their indebtedness, especially when no default has occurred and none is contemplated. More commonly, loans and installment sales are secured by chattel mortgages, or claims upon the household and personal goods of the borrower. According to Mr. LeCam of the Boston Legal Aid Society, such mortgages are almost never taken up by the

12 Mr. Hoare

13 Verbal communication from Mr. Edward J. LeCam, Attorney for the Boston Legal Aid Society.

Small Loan Companies. No doubt because of the scant value of the goods and the outraged public opinion which results from denuding people of their necessities, the practice has proved a boomerang.

A wage attachment or garnishment can be secured by a creditor through court action and a judgment of this kind orders the employer to hold the employee's wages pending judicial decision of the amount that shall be paid over to the creditor. Until recently in Massachusetts, almost any creditor could secure a wage attachment without going into court and without prior notice to the debtor. The privilege was subject to wide abuse, causing great hardship and anguish. About three years ago, however, legislation was passed to protect the debtor and to make the whole process much more difficult. Currently, the first forty dollars of the debtor's weekly pay is protected against any attachment, and it is for the judge to decide what proportion of the excess, if any, may be paid by the employer to the creditor¹⁴. A creditor may go to court against his debtor without seeking a wage attachment, simply to obtain judgment of what is due him and an order to the debtor to pay in such installments as the judge may deem feasible. If the debtor ignores such orders he may be found in contempt of court. There is the additional penalty that court costs including the sheriff's

14 Mr. LeCam

charges for serving summonses are added to the original debt¹⁵
every time the creditor takes court action.

However it is the writer's impression that all these sanctions are effective more for the fear and anxiety they create than because of their actual application. In particular, there is the fear that the debtor will lose his job if his employer is annoyed with garnishments and wage assignments.

Finally, if a man is totally unable to meet his obligations he may voluntarily go bankrupt. This wipes out all his debts, and does not, contrary to popular impression, make it impossible for him to secure credit again. That such bankruptcy is not commoner may be due partly to the stigma which is, or is thought to be, attached to such a move, as well as to the considerable cost of the permissive legal action and to prevailing ignorance of the required procedure.¹⁶

The hazards of consumer credit have led gradually to one remedial measure after another. Both the voluntary Legal Aid Societies and the various levels of government have had to concern themselves with the vicissitudes of people who borrowed more than they could repay, and the abuses practiced by unprincipled lenders. For no matter

15 Mr. LeCam

16 Mr. Hoare

how expensive the credit is, there are always people who must resort to it and unless a third party protects them they are at the mercy of avarice.¹⁷

General Discussion of Borrowers

There has not been much written about the client-in-debt as a distinct problem in social work. Perhaps he is not essentially a problem distinct from the client with a marginal or insufficient income. The threats which hang over him are distinctive and may precipitate emergencies of special kinds, but the motivations which animate him are probably not unique, and his feelings about needing and receiving help are matched by the feelings of other clients faced with dependency.

Many writers have pointed up the complexity of factors operating when a client seeks financial help. The complexity is three-fold. First, there are the client's feelings about having been inadequate, about having to ask and perhaps, to be refused, about somehow losing other aspects of his independence along with his economic independence. These prospects may be painful to him or partly pleasurable, and they are likely to have implications for his relationships with his wife and children, possibly with other relatives and intimates. Secondly, the values of our time and culture

17 W.T.Foster, op.cit.

bear upon the situation in that they contemplate individual dependence as an exception to be deplored. Thirdly, there are the worker's feelings concerning people who have to ask for help and concerning her own relation to them, in which her needs may prompt her to manage or to punish or to atone, or to behave in some other way irrelevant to the client's reality. Many of these feelings and attitudes can be identified in any particular case and it is the worker's task to be aware of them.

One may speculate as to the additional features of a debt case. Sometimes, the client who runs up huge debts may be one less able to face facts than the client who asks for help as soon as his income fails to cover current needs; or he may be struggling harder to maintain his independence. It does appear that borrowing can disguise the fact that a client has no margin of income, and can postpone for him the day of facing his inadequacy. Occasionally, a client persists in such an illusion even after applying to a social agency for help, by saying that he wants no relief - just a loan. There are circumstances when the client's prospects may justify a loan, but as a rule caseworkers steer clear of such entanglements. The debtor-creditor relationship is not compatible with the casework relationship, and especially would default on the client's part make it pretty impossible for the worker ever to help him in the specific ways that are her function. Furthermore, the chief service

that a caseworker can render to an indebted client is more often that of facing facts with him, helping him to see the real cost of credit, and the unreality of his budget, and helping him to use existing resources for unraveling the tangle.

The writer could find only one study of families in debt which had been made from the social worker's point of view. This was a study conducted in the Community Service Society of New York and summarized by Madeline Moore as one chapter of the book entitled Relief Practice in a Family Agency. Miss Moore discussed the debtors under three diagnostic categories: 1) those who "contract debts to meet an acute emergency or to cover a chronic deficit in the budget by consolidating bills"; 2) those "whose borrowing is more affected by emotional factors and disturbed family relationships"; and 3) those who "show more frankly delinquent tendencies and contract debts with little or no intention of meeting the obligation". Treatment of the problem followed, naturally, upon the diagnosis. In all cases as Miss Moore pointed out, it was essential to understand the borrower as a person, to understand his feelings about money and about his obligations, and to evaluate his capacity to face the realities of his situation. If he had such capacity, the worker could utilize this to clarify his thinking and perhaps to educate him somewhat in regard to the management

of credit, mystery that the subject is to so many people. It was up to the worker to deal with the disturbances in family relationships which so often resulted from the strains of indebtedness, as well as with those conflicts which might have brought about the debts in the first place; and to give money - if at all - with full appreciation of the meaning of the experience to the client.

18

18 Madeline U. Moore, "Relief in Treatment of Families with Indebtedness Problems", Relief Practice in a Family Agency

CHAPTER III

PRESENTATION OF DATA

Characteristics of the Debts

In proceeding to analyze the characteristics of the debts encountered in her series of cases, the writer wishes to remind the reader again that the data are by no means complete. For one reason or another, it was not possible, or did not seem desirable or necessary to record the full financial story in most cases; indeed, probably no one of the records gives a complete picture such as would be required, for instance, to establish eligibility for some category of public welfare. Furthermore, some of the families were known over periods of several years during which their financial situations were not static. Therefore, the writer has simply made observations on the data that were available and has tried to state them within limits such that additional data would not be likely to invalidate the observations which follow. Since details of the debts are entirely lacking in several case records, it may safely be assumed that the number of instances mentioned in each item discussed below is less than it would be if all details were known.

CREDITORS

It is known that at least seventeen of the twenty-four

clients owed money to one or more cash credit agencies, usually to Small Loan Companies, sometimes to banks. There were few mentions of Credit Unions. One client borrowed from a fund maintained by the large company for which he worked, and then lacked for necessities because so large a part of his earnings were deducted to repay the loan. A number of these loans had been taken out to finance medical care; this was the client's explanation in six instances, and very likely figured in other cases. Three of these clients and at least eight others were also indebted directly to doctors and hospitals. It should be understood that whereas some of the large city hospitals make a practice of adjusting payment terms to each patient's financial capacity, the small hospitals usually demand payment in full on discharge, and a loan may be the only solution for the patient.

The costs of medical care and other expenses incident to illness - such as loss of employment and substitute care for children - seem to account for more of the indebtedness than any other one item. At least seventeen of the clients mentioned these expenses as having contributed to their debt problems. Loans were also taken out to finance furniture and clothing. As one client said, "We've always had a loan - ever since we took one out to buy the furniture, we have renewed it for one thing or another." Of course, many such purchases were financed instead by installment buying. The available data show that at least fifteen

clients were indebted to retailers, including installment sellers. Probably this figure should be much larger because some of these debts are easily forgotten and do not provoke so much anxiety as, for example, the debts for utilities. At least seven clients were indebted for light and gas or oil, services which may be terminated when the payments lag. Seven clients were behind on their rent or mortgage payments at one or more times during their contact with the Family Society. One family repeatedly received eviction notices and would pay up the balance due for rent, only to fall behind again, quite unnecessarily. It should be added that mortgages have not been included here as debts except when the payments due on them had not been made.

It is worth while mentioning insurance although the records afford scant data about it. One client in the series, a man approaching retirement age, was chiefly concerned about his inability to pay an insurance premium, but it is the writer's impression that most of the clients neglected even to mention their obligations in this respect. Perhaps because the policy simply lapses if premiums are not paid, and the client loses something which has never been very tangible to him, he does not feel concerned; there is also the consideration that he can take out a new policy at small expense when things look up.

AMOUNT OF INDEBTEDNESS

Very little that is meaningful can be said about the amount of indebtedness because this item must be correlated with amount of income and with the current budget. For one family a debt of four hundred dollars represented an impossible load in view of their thirty-three-dollar-a-week income and forty-three dollar budget. Roughly half the clients in this series owed less than one thousand dollars, and one, with an adequate income, owed less than two hundred but his method of handling the obligation had precipitated an emergency which qualified the situation to be considered as a "debt problem". Only one client owed as much as forty-five hundred dollars; he, despite good earning capacity, broke down completely and died, leaving his widow quite insolvent.

COLLECTION METHODS

In at least nine cases pressure from one or more creditors helped to precipitate the client's application to the Family Society. Four had been threatened with wage attachments, three with court action, one with repossession of furniture, one with foreclosure of a mortgage, and one feared that the bank whom he owed was about to collect from the co-signer, his mother-in-law! At least five other clients faced such threats during the period of their contact with the Family Society; and two more applied because of their

anxiety lest pressure be used to collect payments that were urgently due. Most of the threats were not carried out. In seven cases, the Family Society helped to avert the danger, in some cases the client found a last-minute solution, and in three cases the agency contact was broken before the outcome could be learned. From the writer's own experience, she would judge that sanctions need rarely be applied by creditors, because the fear of them is effective. The sixteen instances enumerated above do not even begin to convey the anxiety experienced by clients in this series over their total indebtedness.

Characteristics of the Debtors: Cases

When we come to analyze the debtors, the records at hand are more revealing but difficult to classify. The attempt to classify them according to Madeline Moore's system reveals that none of them properly fall into her third category of people who consciously exploit credit agencies. Many qualify for the first category in that they borrow "to meet an acute emergency or to cover a chronic deficit...", but often the deficit itself is due, in the worker's opinion, to emotional maladjustment which inhibits earning power, and often the unavoidable debts are handled in an emotional, unrealistic way. Thus the majority of clients studied fall into Miss Moore's category of people "whose borrowing is more affected by emotional factors and disturbed family relation-

ships." This group can be further subdivided according to the emotional motivations involved.

The writer has chosen, then, to present the cases studied in several groupings derived from the caseworkers' diagnoses of the basic causes of indebtedness. Section B. of the working schedule paraphrases the worker's analysis of each case and particularly her opinion as to the psychodynamics of it. This material has had to be deduced from the records sometimes in the absence of an explicit statement. It remains difficult to present in orderly fashion for the behavior patterns that are found defy categories. Most of the cases combine realistic and emotional features of indebtedness in various proportions and undoubtedly if more were known about some of the clients the diagnoses in those cases might be changed. In short, the assignment of each case to one or another group has been rather arbitrary at times, and to identify an emotional cause of financial hardship is not to deny the painful reality of the hardship.

The pattern followed in presenting the cases will be, first to describe the situation, then the treatment, and finally to comment on the case as a debt problem. The abbreviation F.S. will be used throughout to denote the Family Society.

GROUP I

These are the cases in which reality factors seem to outweigh emotional factors. There were four such cases out of twenty-four and two are presented for variety.

Case A.

Story

The As were a young couple with three children aged six, four, and two. Mr. A. was referred to the F.S. through his CIO union for help with debts arising from really heavy medical expenses in connection with treatment of one child's congenital anomaly and treatment of complications in Mrs. A's last pregnancy. There had also been expenses for substitute care of the children during Mrs. A's illness. The debts amounted to about one thousand dollars in all, most of it owed to loan companies from which Mr. A. had borrowed to pay doctors and hospitals.

Mr. A. applied to the F.S. at the moment when a particular debt payment was urgently due and he was feeling quite desperate about it. He was earning sixty-five dollars a week and had good prospects of getting a supplementary job to augment his income as soon as he completed work on his Master's degree - and this was fairly imminent. At the moment of referral, however, if all weekly debt payments were made there was a real deficit in the budget for minimum necessities. Mr. A. did not request relief in so many words but he anxiously wanted something to be done without delay.

Treatment

The worker felt that there might be more than met the eye in this situation but was not able to elicit any other concern from the client, and in any case the presenting situation seemed real enough. She went over the budget in the first interview, pointing out its implications to the client who gave data quite willingly but had not faced the fact of the deficit. The worker then gave some relief on the basis of a plan which included the client's assurance that his income would shortly be increased. She tried to involve Mrs. A. in the contact but without success, and on Mr. A's

second - and final - interview, he reported that Mrs. A. was determined to go to work, despite his reluctance, to catch up on their debts. A small further amount of relief was given, and the worker suggested that the loan might be refinanced on more favorable terms. No more was heard from Mr. A.

Comment

Here although the worker suspected other elements in the problem, Mr. A. resolutely confined discussion to the financial aspects. These seemed real and reasonable enough, and the prospect of adequate income in the near future seemed good enough to warrant a small investment.

Case B.

Story

The B. family, consisting of parents and two children, was referred by Mr. B's brother within two days of the family's arrival in Boston as Displaced Persons sponsored by the brother. The latter had been known for some time to a German-speaking worker at the F.S. and she obviously stood for him as a tower of support in a strange country so that even if the Bs had not faced problems they would have been introduced to the worker. However, they had arrived with a sick child and the brother was concerned that they were not taking the boy's illness seriously enough. Moreover, there was the task of finding separate housing for them, as the brother's apartment was too small to contain two families.

Actually, within three weeks of the Bs' arrival, their little boy Jan was admitted to the Children's Hospital with tuberculous meningitis. There, a bill of nearly eight hundred dollars rapidly accumulated before the child was well enough to be transferred to a State Sanatorium. Although Mr. B. had found work, and Mrs. B. soon went to work, producing a combined income that ranged from fifty to sixty-five dollars, they had started out penniless so that the sum of eight hundred dollars represented a heavy charge against their earning power. Nevertheless, the Bs who had meanwhile found an apartment by themselves

went out and bought new furniture on the installment plan rather than accept "charity" in the form of second-hand furniture from the F.S. The furniture added another eight hundred dollars to their indebtedness, but neither debt was pressing so long as they kept up the agreed payments.

The Bs did not request financial help from the F.S. but Mrs. B. expressed her concern about the hospital costs and was very much relieved when, with the help of the worker as go-between, the hospital tapped a special fund to pay for medications and when the rate of her payments was reduced to a sum she could manage. She used the worker mostly to help her tolerate and deal with the altered behavior of her son when he returned home from the sanatorium after a long stay. He had been deafened and somewhat retarded, his behavior was destructive and infantile and it appeared that Mrs. B. had tremendous guilt about having fed him milk from diseased cows when they were in DP camps, so that she felt responsible for his illness. It was the worker's impression, in fact, that Mrs. B. got a good deal of satisfaction out of paying every penny she owed to the hospital, as a partial atonement for her guilt.

Treatment

The worker helped to interpret for this family and steered them through the complexities of dealing with the hospital both medically and financially. Beyond offering to find second-hand furniture for them, she did not offer any relief since they had chosen to add the furniture expense to their hospital bill and did in fact manage to keep up payments on both accounts.

It was apparent to the worker that there were some severe emotional problems in this family, but the clients did not really want help with them. For example, Mr. B. simply collapsed when he realized the seriousness of Jan's illness, and protected himself by never visiting the boy; while Mrs. B's going out to work was due to a compulsive need of her own more than to the financial need. She was most unhappy when Jan's return compelled her to stay at home, and there were hints that the marriage was far from satisfying her. Although the worker saw these things, and offered help, neither partner really wished to explore their emotional problems, and during the period of their contact with the agency they appeared to be reducing their debt very steadily, without outside help.

Comment

This was a family whose debt seemed at least partly unnecessary, and rather excessive in view of their destitution on arrival in this country. However, by their frugal standards it seemed to them quite within their ability to pay, and in fact proved so. In other words, hindsight reveals that they contracted the debt realistically and they have handled it in the same way. Their serious emotional problems have not figured in the debt question except as the woman's compulsion to go to work has facilitated the debt reduction.

Group Summary

The foregoing cases show people needing only a little help to surmount debt problems which were not of unreasonable proportions or origin in the first place. When there is a good sense of reality, practical help is first in order, and often this may consist of budgeting and information about resources rather than direct relief. As one client in this category - a very dull but realistically oriented woman - said to a friend, "They won't pay your bills but will talk to you about your situation and help you stand on your own feet".

GROUP II

Another group may be distinguished in those cases where a severe breakdown in the personality of the wage-earner is chiefly responsible for the debts. Of four such cases, two involving alcoholism will be presented.

Case C.Story

The C. family, consisting of parents and three children aged eleven, five, and four, was referred to the F.S. by Mr. C's mother because of Mr. C's alcoholism and the resulting disintegration of his health, the family happiness and their financial security. The referral took place at a point when Mr. C. was drinking constantly, shirking his work, and making his family miserable while Mrs. C. was ill and the debts were piling up although not at crisis point. The overwhelming problem at the outset was how to get Mr. C. into treatment and as he was not accessible just then to any approach, the worker discussed this in two home visits with Mrs. C., then helped to arrange for Mr. C's admission at agency expense to the Washingtonian Hospital for treatment of his alcoholism.

It was too late, however, for Mr. C. died that same night - apparently of barbiturate poisoning. Mrs. C. took this development with extraordinary poise and control, for it appeared that she had considerable strength of ego and she had seen no hope of any solution to her husband's drinking. As soon as the responsibility was all hers she was anxious to tackle the debt tangle, and she gladly accepted an offer of the worker's help in reviewing the situation.

Although Mr. C. had had good earning capacity both as a musician and a salesman, he had gradually gone more than four thousand dollars into debt since his heavy drinking had started a few years prior to his death. This was partly because he had neglected his work, being his own boss as a salesman. More than a quarter of the total was owed on account of business dealings, about twenty-five hundred of it was owed to banks and loan companies for home and furnishings and the rest of it was owed directly for goods and services.

It was Mr. C. who had managed the money but Mrs. C. was quick to learn about it after his death and very responsible about paying the retailers' bills out of the insurance. She planned well, stood very competently on her own feet, and while she appreciated the agency contact she seemed most independent.

Treatment

At first contact the acute stage of Mr. C's alcoholism precluded any focus on the debts. Rather, the worker let Mrs. C. know what the possibilities of getting treatment were, and when Mr. C. seemed ready to accept hospitalization the worker arranged for this. Then when Mr. C. died, she visited at once to give emotional support, anticipating that Mrs. C. might feel some guilt and might wonder whether she had done all that could be done for her husband. This over, the worker focussed on giving Mrs. C. the practical help in regard to finances which was what she asked for and realistically needed. The worker remained alert for any signs of other needs and conveyed her readiness to Mrs. C., but the latter appeared more than equal to the demands upon her.

The practical help consisted of reviewing the budget, referring Mrs. C. to Mr. Hoare of the Association of Small Loan Companies for possible adjustment of her loan obligations, referring her to the Legal Aid Society for advice about bankruptcy, and discussing the pros and cons of trying to keep the home. The worker also offered some money from a special fuel fund during the winter. This was gratefully accepted, for Mrs. C. was living on a barely adequate monthly income from insurance and was quite insolvent so far as paying the remaining debts was concerned. She had been advised not to go into bankruptcy for technical reasons, and she had no assets which the creditors could attach.

Comment

This was essentially a situation in which one partner to the marriage incurred the debts through gradual collapse of his ability to face the world and his obligations.

Reasons for Mr. C's collapse can only be guessed, but the history suggests that he was weak and self-destructive,

that he had, as only child of a widowed mother, been sheltered and babied, and that his attractive personality had enabled him to get a great deal of credit and to command the loyalty of both the women in his life, both stronger than he. Mr. C. had created this situation but his wife was able after his death to remedy it so far as possible, with some practical steering by the F.S., some proffered relief, and some emotional support which she appreciated but did not seem to require.

Case D.

Story

The Ds were known to the F.S. at two different periods with a seven-year interval in between, but not until the second contact could enough be learned about the family's functioning to explain their chronic plight.

During the first period, in 1942-43, the D. family consisted of Mr. D., a policeman, his wife, their four children of ages ranging from three to seven, Mr. D's daughter by an earlier marriage, and his nephew and legal ward. Mr. D. applied on referral by his boss, the Police Chief of S_____, because he was about eighteen hundred dollars in debt. He had a steady salary of forty-two dollars a week and needed that much to live on, apart from debt payments. Mr. D. attributed his indebtedness to a series of illnesses on his part and his wife's. He professed to be particularly worried about two hospital bills, one of which had been referred to a collection agency, but these were small compared with what he owed to loan companies; in addition, payments on the house were much overdue and foreclosure of the mortgage was threatened. Mr. D. spoke of his discouragement which had led, he thought, to severe loss of weight and a condition verging on ulcers. He asked only that the F.S. intercede for him with the hospitals, and himself proposed to consolidate his debts by taking out a new, cheaper, loan from the Police Credit Union. He expressed great appreciation

for his wife's forbearance, the F.S. help, and after a short contact, thought he was in the clear and could go on without further help.

Some months later, the agency was called in again at a moment when Mr. D. was having a mysterious "nervous breakdown". Again the family was deep in debt, and the client acknowledged that he needed help and had in fact needed it right along. At this time the worker recognized that the financial situation was chronically unhealthy and she suspected instability in Mr. D. but could not get to the heart of the matter. No marital conflict was apparent. The worker noted that Mr. D. suffered an undue amount of illness, also that he accepted responsibility for his nearly-grown nephew without expecting any contribution to the hard-pressed household from the young man's Navy pay. Although there had been rumors of alcoholism the worker could not elicit any mention of this from the family, or indeed persuade them to participate much at all in the contact with her. Neither one would come to grips with the problem, even to making explicit requests of the worker, and at first the worker interpreted this as reluctance to accept help.

Treatment

What the worker had done on the first application was to relieve the immediate anxiety by offering to help with current rent, which was the most urgent debt. She recognized that this was no basic solution, but expressed eagerness to help more fundamentally, and promoted Mr. D's own plans for improving matters by referring him to Mr. Hoare for debt consolidation advice.

A few months later the worker again gave some relief, helped with insurance adjustment at Mr. D's request, interceded with one hospital and paid the small balance due on another hospital bill. She also visited, tried to involve Mrs. D. in a relationship, and offered housekeeper service during Mrs. D's imminent confinement. However, the worker failed again to obtain a real relationship with either client, while her material help plus an evening job gave Mr. D. enough temporary security to break contact again.

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Story Resumed

This case has been included in Group II because of what was learned in the second period of contact with the family. In January 1950 Mrs. D. applied to one of the District offices in Boston because she was in dire financial need and also wanted help in making decisions. She revealed that Mr. D. had been drinking heavily for years, and although he had had a well-paid job during the war, he had worked irregularly or drunk the proceeds so that they had lost their home, had been evicted and had finally separated. Mrs. D. was worried about urgent debts incurred for current necessities and was unable to make ends meet on a DPW allowance.

Over a period of many months the worker helped Mrs. D. to reach decisions about applying for ADC, taking the necessary action against Mr. D. and meeting her debts. Mrs. D. became very dependent upon the worker because it was the first time that she had ever handled the money and carried responsibility all by herself. She did very well, obtained ADC and with ADC permission took a part-time job in order to regulate her bills. When Mr. D. turned up completely demoralized by drink, she enlisted the worker's help to get him at last into the Washingtonian Hospital for treatment, and presently he too began to get on his feet by working out from the hospital though returning there at night. It seemed as though Mrs. D. was growing steadily, with the worker's help, was managing her money, improving her home and taking much pride in her children. The story of her very unhappy childhood went far to explain her drive to create a successful home life for the children.

However, in 1951 Mrs. D.'s contact with the worker began to taper off, partly due to her growing resolution to take her husband back. This she did in June, as Mr. D. had worked steadily and stayed sober for a long time. The case was closed in December, but only a month later Mrs. D. reapplied for financial help, saying that she had made a grave mistake, her husband had started to drink again, was loafing and was ill but would not go to the doctor.

Treatment

The worker felt that despite the progress Mrs. D. had made, she did not have capacity to relate to people and that she had used the worker to help her keep Mr. D. away until she could pay the bills and refurnish

the house. It would be endless to enumerate all that this worker had done in treatment. It included a great deal of emotional support and as much exploration of Mrs. D's own feelings as the client would tolerate; it also included a good deal of incidental relief, mainly for constructive special things like camp for the children, and a great deal of practical intervention as in arranging hospitalization for Mr. D. There was also some teaching of Mrs. D. as to handling money, and there was some individual casework for the older children.

Comment

In this lengthy case it seems clear that the financial chaos was due chiefly to Mr. D's instability, dependence and alcoholism, weaknesses which brought him to a point of complete breakdown during the second period of agency contact. The marital conflict was quite secondary, and while Mrs. D's maladjustments no doubt contributed to her husband's collapse, it was demonstrated that, alone, she could handle money quite competently.

Group Summary

In both the foregoing cases it happens that the wife was able to handle money well with her husband out of the picture. Therefore it was profitable with her to focus on the debts to the degree that she needed practical advice. With the really sick clients it was impossible or unprofitable. There had, of course, been a very narrow margin of income in the D. case but Mr. D. was not able to face this fact in a constructive way or to acknowledge even the

financial need fully, probably because he could not face his inadequacies in other areas. The other two cases of this group also reveal men who are impervious or inaccessible to treatment. In both cases there was also very severe marital conflict and it was by a very slight weighting of the scales that they seemed to belong in this group rather than in the next one.

GROUP III

This group comprises those families in which money seems to be used as a weapon in the marital conflict.

Case E.

Story

The Es, a young couple with four children, had a fairly severe debt problem secondary to their marital conflict. Mrs. E. applied to the F.S. in 1944 and in 1949, both times for help and advice in her effort to secure a legal separation from Mr. E. Both times the situation was at crisis point in respect to her own health, her discouragement over the marital relationship, and her financial need. The first time, things improved as Mr. E. went into service. Mrs. E. was sent to a convalescent home and with a little supplementation from the F.S. for this and two or three other items, Mrs. E. was able to manage until her allotment checks came. The Es remained together after Mr. E's discharge.

When Mrs. E. reapplied in 1949, intensive casework was begun, focussed on the marital conflict and the contributing personality weaknesses in each partner. The Es proved unusually willing to work at their problems, for there were strong ties between them underneath their overt cruelty toward one another. There were many ups and downs in the marital relationship, complicated by some real financial stress due to the irregularity of Mr. E's employment (as a sign painter) at which he could earn a handsome salary in season.

The only explicit information about debts in the record is to the effect that the Es had "always had a loan" - at first to buy furniture, and then renewed several times for subsequent needs. At one point early in the main contact, the Es were having to pay fourteen dollars a week on their bills out of Mr. D's average earnings of fifty-six dollars. Ten months later the debt had been reduced to a total figure of three hundred while the weekly income had increased. At no time did the Es request help with the debts per se but Mrs. E. had asked for some current relief at the time of application.

In view of Mr. E's earning capacity it became apparent to all concerned that the debts resulted chiefly from Mr. E's defiant control of the money and his selfish use of it for destructive purposes such as gambling. Mr. E. could manage money well if he would, but he belittled and mistrusted his wife's ability, and used the money to hurt her - always refusing her any say in the spending, sometimes paying too much on the bills and sometimes squandering it. Feeling rejected by Mrs. E. and jealous of his children, he punished her in this way. All of this he learned to recognize and he made valiant efforts to mend his ways.

At application Mrs. E. had been in really desperate straits for money and there was still financial stringency when the case was closed two years later. By this time, Mr. E. had gone to W_____ for a better job and although he had some unemployment there (during which Mrs. E. had to secure Soldier's Relief) Mrs. E. was finally able with the help of relatives here to clear up the remaining debts and join him. Debt had never appeared as the primary problem in this case but it was an extremely aggravating factor, a cause of recriminations between Mr. and Mrs. E. and something of a weapon between them.

Treatment

When casework really began in 1949, the crises in marital relationship and in Mrs. E's health were foremost. Mrs. E. was hysterical and there was even some question of sending her to the Boston Psychopathic Hospital. The worker at once offered housekeeper service and help in the marriage crisis and at once secured remarkable cooperation from Mr. E. who proved to be intelligent and eager to change. Over a period of several months there was intensive casework with

both partners, directed at exploring the needs in themselves which made them defeat one another. Mr. E. came to recognize the deep-seated insecurity which he had been covering up with bluster, and his fear of letting Mrs. E. grow to her full dimensions of independence. Mrs. E. engaged herself more slowly in casework, in fact did not cooperate well until Mr. E. had gone to W _____ and she had the worker to herself. She had much lingering resentment of having been dominated first by her mother and then by Mr. E., and she had first to savor her growing self-confidence before she could acknowledge a need for Mr. E. There was also some sexual incompatibility.

The worker was able to do a remarkable piece of treatment with this couple. When either one requested it she did survey the financial situation with them and take part in their plans, but she denied relief at one point (when they asked for a Thanksgiving basket) with the frank explanation that relief-giving would confuse her role with them and might interfere with her more important contribution. The Es were able to see and accept this.

Later on the worker did give some relief, to enable the Es to carry out constructive plans. At the beginning of contact a housekeeper was provided during Mrs. E's illness. Also Mr. Hoare was used as a consultant about the loan. The Es began to report with pride how they were beginning to cooperate in spending their money. All practical resources were insignificant, however, compared to the treatment given the marriage itself, with the full confidence that minor problems would diminish when the major one was solved. At the end Mr. and Mrs. E. were pulling together and despite hardships were able to cooperate in spending, saving, and reducing debts. Their reports by letter from W _____ indicate continued success in their marriage.

Comment

In this case marital conflict seems to be the key problem, nourished of course by the immaturity of each partner and aggravated by some real financial shortage during times of seasonal unemployment. The worker eased

material need when to do so would advance the casework, but she would not let relief obscure the main issue.

Case F.

Story

The F. family, consisting of parents and six children, has been known to the F.S. on and off, but mostly on, since 1942. Although financial difficulty has been chronic, at no time has it been the root problem, and both partners really know that they use money to spite each other and to compensate themselves for the hurt they have suffered at each other's hands. The agency's contact - which has been mostly with Mrs. F. - has ranged over all the aspects of family life, and one by one the older children have become clients as their parents' conflict took its toll of their own adolescent adjustments.

The first and second applications (1942 and 1944) were made ostensibly to obtain housekeeper service and the second time there was need for relief in other forms. Mr. F. is capable of earning a fairly adequate wage as a baker and has never been unemployed for long, but the Fs are always on the verge of eviction and long overdue with their utility bills. Because the family has been known so long and their circumstances have been so fluid the debt situation cannot be stated more exactly than this. Suffice it to say that the total amount never seems to be very large but there are frequent emergencies precipitated by creditors.

The whole situation was best summarized by the worker who has known this family for the past eight years, at the time when she closed the case (temporarily, as it turned out) in 1948 - not because the problems had been solved, but because she felt that the possibilities of the casework relationship had been exhausted. An abstract of her summary follows:

The central problem is a serious marital one. Both Mr. and Mrs. F. cling to the marriage for negative reasons and are totally incompatible. They both desire the marriage to be terminated by outside forces but at the last minute try hard to avoid this, for reasons that are not clear. Each intensely fears to be alone. The woman, whose pregnancy forced the marriage, has many symptoms with little organic basis.

She is a hysteric with a severe character defect; she is always creating dramatic situations and easily enlists the sympathy of every new doctor, priest and lay person.... She can be good for her children but is so narcissistic that she is also apt to neglect them... Mr. F. is intelligent enough but has no such intellectual interests as his wife and she belittles him. In contrast to her, he is rigid and avoids discussing their difficulties, until crisis point. He is very bitter against Mrs. F., tends to drink excessively and to stay out when things are going badly and once a year or so gets so mad at her that he really beats her up. He projects all the fault on her.

The worker found that it was useless to discuss the financial problem with either partner. Both can handle money but they both use it for emotional purposes. About four times in three years they barely averted eviction.

Since the worker made this summary, the case has been reopened, chiefly for whatever protection the F.S. could offer to the children. Mrs. F. has been worked with not only by the caseworker but also by a psychiatrist and a priest, and once committed herself to the Psychopathic Hospital at a moment when she was much upset, was taking alcohol and sedatives and feared for her own sanity. Although she was helped to some extent, it was felt that psychotherapy could not do much for her. Just recently, Mrs. F. took her husband to court for non-support and upon receiving his entire pay check by court order, turned it over to the priest that he might guide her in spending it wisely... More recently, she has actually left her husband, taking the children with her, and has gone to work in another state with some promise of support from Mr. F. It seems likely that apart from each other, both Mr. and Mrs. F. will be able to handle their money more realistically.

Treatment

The worker's treatment has consisted of handling crises and trying to help Mrs. F. to understand herself and the children, and to recognize the emotional components in her illnesses. Over the years the worker also has given very considerable sums in wages to a home-maker when Mrs. F. was ill, and sent the children to camp, arranged vocational guidance for some of them, and so forth. These were

extras which Mr. F's income probably could not have covered, even with realistic handling. Casework service has been offered to the older children, one of whom is showing signs of handling money in the same impulsive way that characterizes her parents. When the agency closed its case in 1948, the worker felt that despite all efforts, she had contributed to maintaining a situation which was not improving and that Mrs. F. tended to exploit any relationship for her own neurotic needs.

Comment

As the worker has said, this couple have maintained their marriage for negative reasons and money has been a weapon in their constant battle. Despite repeated skillful efforts, the worker found no basis for helping to build a healthy relationship between them and the Fs themselves recognized in their calmer moments that it would be futile to tackle their financial problems apart from their entire relationship.

Group Summary

The two striking cases in this group, both carried by very expert workers, both involved men whose earning capacity was quite good. One couple, thanks to their inherent strengths and underlying devotion was enabled by casework to make remarkable progress in their relationship to one another and consequently in handling money. The other couple maintained their marriage for negative reasons and could not be helped either with the marriage or with their recurrent indebtedness. The third case

which completes the group is not quite so clear-cut, as it could be stretched to fall into Group IV. Certainly a serious debt problem must put some strain on almost any marriage, so that after a time it is difficult to unravel the tangle of worry and hostility; but in the cases cited the sequence of cause and effect seems clear enough to define a separate group. From the diagnosis it follows that the major emphasis in treatment must be on the marriage relationship if the clients can accept and profit by casework. Practical assistance with the debt problems may be a means to this end, or it may be avoided as a distraction.

GROUP IV

Perhaps the largest single group comprises those wage-earners who may be designated as generally weak and passive, unrealistic and sometimes self-defeating. A sub-group may be distinguished in which men of this type have married women who try to compensate themselves for their husbands' failings by spending habits which only aggravate the debt problems. Two cases out of six in the main group will be presented, and one of two in the sub-group. They will be summarized all together.

Case G.Story

The Gs were referred to the F.S. in 1950 by the Board of Health for help in arranging a complete rest for Mrs. G. who had suffered an attack of angina. It was out of the question for Mr. G. to finance such a convalescence as he earned only thirty-nine dollars a week as a shipper, and on this had to support his wife and four children. Moreover, he was in debt to the amount of two to three thousand dollars, mostly dating from the preceding year when he himself had been ill and unemployed and three other members of the family had been ill as well.

Given Mr. G's marginal income, the debts had been unavoidable, but Mr. G. was now doing his best to avoid them. He handled the money without consulting Mrs. G. and sometimes paid out a lump sum that he could not afford, if pressed by a creditor, but he tried to leave all dealings with the creditors to Mrs. G. and was in reality so anxious about the debts that he would not face them at all. The worker who came to know Mr. G. found him extremely dependent, fawning in manner, timid and fearful of trying anything new, prone to mistrust his own intelligence, afraid to try a more remunerative job, and apt to react to all pressure by running away. His mother had been very protective, while his wife pushed and prodded him. The worker felt that Mr. G. might even have an unconscious desire to be in debt to satisfy his dependent needs.

Mrs. G., on the other hand, had worried herself "sick" over the debts, had driven herself to earn money at home by doing beauty culture, and had tried to drive Mr. G. into a better job. She complained that the more she did, the less he did. Mrs. G's compulsion to take too much responsibility on herself seemed to be a cover for her underlying feeling of helplessness and created a real hazard to her health. The couple were not pulling together at all and their worries were causing marital conflict.

Treatment

The worker's first contribution was to arrange for convalescent care, at the same time conveying her understanding of the worry that might have brought on the illness, and offering help in this area for subsequent interviews. She then began seeing Mrs. G.

weekly and then continued for more than a year to explore her feelings, her need to drive herself to the point of breakdown, and began to build up the client's ego. She encouraged Mrs. G's beginning gestures toward freedom and relaxation, and found that Mrs. G. responded very well to this interest.

Meanwhile a man worker saw Mr. G. somewhat less often, and worked to build up his ego, to give him courage to do things for himself. They planned together how Mr. G. might pay up all his outstanding debts by taking out a second mortgage on the house without increasing the monthly rent payments, and Mr. G. was helped to arrange all this himself instead of getting a politician to use "influence" for him, as he was wont to do. No relief was given except one hundred dollars for coal, out of a special fund, and some money for the convalescent care, but the F.S. did arrange for housekeeper service for a while, getting the DPW to finance it. The agency's chief focus was on building up the egos of both partners, thus reversing the vicious circle into which they had fallen. At the end of a year or so, both had matured and they were cooperating better, the debt emergency had been solved by the second mortgage, Mr. G. was earning forty-five dollars a week, and Mrs. G. was learning to measure her activity by her capacity.

Comment

This case shows a blend of realistic and emotional factors, the latter strikingly apparent both in the insufficiency of Mr. G's earnings and in his manner of handling the debts. The resolute penetration by both caseworkers to the core of the trouble brought rewarding progress of a solid kind. It would not have been hard to miss the point here for the realistic factors were impressive.

Case H.

Story

Mr. and Mrs. H. came to the F.S. in 1946 presenting their debts as the major problem. Actually they were

referred by the Visiting Nurse Association which prepared the way and thus enabled them to follow through on the referral despite their initial mistrust. Mr. H. was working as a spray painter in a shipyard and laid his financial plight to (1) his having been on strike, (2) the irregularity of his employment and (3) occasional absences due to illness, as well as (4) his having assumed certain family responsibilities which were not exclusively his. It appeared that the Hs had a very good relationship to each other and were planful together about their budget but that the income was just not sufficient to meet their needs and those of the five children. The VNA had figured out a budget of forty-three dollars a week and the debts which totaled about three hundred and fifty dollars consisted of over-due bills for rent, gas, oil and groceries, in addition to one loan.

Employment had in fact been quite irregular and Mr. H. was suffering from stomach ulcers and sinus trouble for which he resisted getting treatment although these conditions limited his already meagre earning power. In this and other ways Mr. H. seemed unconsciously to defeat himself because of his dependency, sense of inferiority and feeling that fate was against him. He had suffered extreme emotional deprivation in his youth, had gone to school only through the age of fourteen; according to the results of tests administered by the F.S.'s Division of Vocational Counseling, he was not very bright in any case.

Mrs. H. had likewise suffered from a most unhappy home-life in childhood and had been glad to get away from it. The marriage had many strengths but prolonged financial crisis put quite a strain on it and Mrs. H. frankly resented the burden of her many children. As Mr. H. continued to lose jobs or fall sick and they stayed in debt despite heroic budgeting, her loyalty wore thin, she nagged him and he felt keenly her declining confidence in him.

When the case was closed in late 1947, Mr. H., having received Soldier's Relief for a while, was again temporarily employed. The debts had been so managed that they were nagging as usual but not at crisis point. The worker concluded that it had been a mistake to give as much relief as she had because this had filled Mr. H's dependency needs without re-

quiring enough growth from him and he actually showed more initiative when not being helped.

Treatment

During a year of intensive work with the couple the worker (1) persuaded Mr. H. to get medical treatment, (2) secured vocational guidance for him and tried to help him toward a more secure job, in contrast to his own drive toward sporadic short-term high-paid employment, (3) gave a good deal of relief, but (4) aimed at a more basic solution of the problem through change of behavior patterns. As he expected always to be given the "run-around", the worker accepted Mr. H.; and as he was ingratiating and apologetic she tried to encourage him to express hostility. She recognized the difficulty of asking for help and gave understanding about the difficulties of his early years. She tried also to give some insight into his own pattern of self-defeat, but failed in this.

Mr. H. was the main client but some work was done also with Mrs. H. As with her husband, the attempt was made to elicit expression of the suspected discouragement and hostility, but both partners insisted that it was no use worrying, insisted on appreciating each other's stamina and the forbearance of their creditors. Only toward the end of the contact did their relationship begin to deteriorate.

A great deal of relief was given to cover brief periods of illness or unemployment due to bad weather, and at first contact to relieve the immediate needs for rent and food-money. In a year's time the total amount was five hundred and sixty dollars, besides which Mr. H. was referred for Soldier's Relief after an accident at work had rendered him eligible for this resource.

Comment

In this case Mr. H's inability to earn a sufficient income appears plainly to be the main difficulty. The worker felt that, beyond his innate limitations Mr. H. was handicapped by his expectation of defeat, and that is why he qualifies for this group in the classification. The

point is debatable and doubtless this type of client presents special difficulties precisely because the reasons for his inadequacy are elusive. By the same token, the best treatment approach may be in doubt and at the end one may find that great sums of money have been spent with no constructive results.

The following case is cited as a variant of the foregoing, in that an emotional use of money by the wife may be regarded as in part a reaction to the husband's inadequacy and of itself contributory to the debt problem.

Case J.

Story

Mrs. J. was referred to the F.S. by the social worker of a clinic for alcoholics where Mr. J. had begun treatment. The couple had six children and were deep in debt despite Mr. J's fairly good income and the fact that Mrs. J. had also gone to work. Mr. J. had begun to drink about four years previously after a siege of ulcers. Both Mr. and Mrs. J. felt that worry over his medical expenses and their mounting debts were aggravating his drinking, yet some budget figuring revealed that their income (fifty-eight dollars a week) was more than adequate if well-spent. However, they owed about thirteen hundred dollars, partly on a loan that had originally been taken out for medical expenses, and partly for clothes and furniture, including a television set. When Mrs. J. first came to the agency it was for help in household management. She showed some initial interest in using such help but reacted badly to a change of workers, and much later it became apparent that she had applied under some pressure from her husband and the clinic, rather than out of her own need.

In any case, Mrs. J., who was technically the client, did not actually involve herself in treatment. She held aloof and displayed shallow affect. She

seemed to think no change could be expected anyway and was quite defensive about her way of spending money. It was learned that she, an only child whose early life had been secure, had married into a quite different background, for Mr. J. was one of thirteen children with an alcoholic father. He was unaggressive despite his good intelligence and rather successful past employment. Mrs. J's family were very critical of her having so many children (probably also of the marriage itself) and this led Mrs. J. defiantly to spend more than she could afford to dress her children as well if not better than others, and thus prove that she could care for them. She insisted also on private medical care and said no one should look down on her children just because they were numerous.

The actual contact with Mrs. J. was limited to three interviews as she broke appointments after the change of workers until a court summons from one of the creditors sent her back once for advice in the emergency. Telephone conversations thereafter with her and the clinic worker established the facts that Mr. J. had changed jobs (partly for fear of a wage attachment) and was earning more but also was drinking again after an interval of sobriety. He had stopped attending clinic and the inference was that he would resume if Mrs. J. would get help from the F.S. in managing their finances. However, she never came back.

Treatment

The first worker made a little headway in one interview with Mrs. J. by giving her an idea of the various resources for reducing debt and operating within one's means, at the same time establishing some relationship with her and conveying the idea that to change would take a long time. With the second worker Mrs. J. had her defenses up. The worker tried to get Mrs. J. to acknowledge some responsibility for the state of the finances, but she defended herself; nor did she respond to the effort to elicit hostility or anxiety, except in regard to Mr. J's violence when drunk. The worker could only give some practical advice about handling the particular lawyer who had brought the Js to court.

Comment

Here is a case where there really was a debt

problem which got worse during the period of contact, but the supposed client had come to the agency against her will and projected all blame for the situation. From her attitude toward the agency as well as from explicit statements it appeared that she was unwilling to deny her pride certain satisfactions which she required, even though she could not afford them. Mr. J. had obviously failed both her and himself and one may guess that her reaction contributed to his further lack of confidence.

Group Summary

The three cases abstracted for this group represent themselves and five others in which a weakness of ego on the part of the wage-earner interfered with his earning power or his aggression in some other respect, with a resulting debt problem. In two cases there was sharp marital conflict, and one might suspect in some of the others that there would eventually be such conflict, or perhaps that it already existed but was not known to the caseworker. In one case, the man worked well and hard but lacked masculinity and abjectly sought to ingratiate himself with all and sundry, in a masochistic way, using money as well as other means. His wife had resorted to promiscuity for her own satisfactions. In another case, an extremely passive man was bedeviled by a discontented and impulsive wife

who was diagnosed as a depressed hysteric. Other cases showed less definite pathology.

All the cases, however, were characterized by passivity or defeatism on the part of the wage-earner. One cannot generalize about the treatment attempted because there was such a range of problems within the group. One cannot even make a point that the men in this group were elusive as clients, for the same thing can be said of most of the men in the whole series.

GROUP V

The case cited here seems to illustrate sheer inability to handle money. It is one of two so classified.

Case K.

Story

Mr. K. applied to the F.S. twice within two years, both times primarily because of his debts which were very heavy and apparently chronic. He had five children and a wife who was said to have had nervous collapses following several of her pregnancies, and was a frail long-suffering person who seemed to accept Mr. K's handling of their money without question. Mr. K. had a good steady job at a big chemical company and one of his superiors there had referred him to the F.S. for help with the debts as well as with the health crises which seemed forever to be dogging his steps. He did not present himself with any specific request.

Mr. K. first applied at a point when he feared attachment of his wages for the balance due on a small debt to a clothing concern. Although he was earning about fifty-seven dollars a week, his take-home pay had already been reduced to a desperate minimum because eighteen dollars was deducted as repayment on the company loan. The balance of this loan was over seven hundred and in addition Mr. K.

owed three hundred at high interest to a regular loan company and smaller sums elsewhere. Mr. K's explanation of his plight was that he had been injured in a fight with his brother-in-law, had lost working time, and that his wife had been ill a lot. He had Blue Cross, but the medical needs of Mrs. K. and the children seemed to exceed what this covered.

The worker gave Mr. K. some help and was well impressed with his responsible attitude but before she could involve Mrs. K. in the planning or really learn much about Mr. K. the latter had to apply for public welfare because he had stayed home so much during his wife's confinement.

More than a year later, Mr. K. reapplied for help as he was again deep in debt and had no money for materials to finish a four-room house that he was building with his own hands for his family, which now numbered eight. The family lived at that time in two rooms. Another worker handled the application and to her Mr. K. seemed extremely controlling, unreliable about carrying out his grandiose plans and a chronic mismanager. He had interested one of his superiors at the plant in personally lending him a large sum in addition to the formal loan he had obtained there, but still there was scarcely enough for daily needs, not to mention bricks and mortar for the new house. Mr. K. was earning sixty-three dollars a week at this time but putting twenty-three of it into debt payments. The children were staying out of school for lack of shoes but their parents were inadequately concerned.

Mr. K. owned several lots of land, but would not consider selling any of them at the moment as he hoped for more income from them later; nor would he consider bankruptcy, which was in fact of questionable advisability. He insisted that if the worker would give him one hundred and fifty dollars he could finish the house, a claim which appeared to be and later proved, quite unrealistic. The worker felt that Mr. K. was quite fixated on his debts, would consider only his own solutions to them and these consisted of contracting new debts to pay old ones.

Treatment

The first worker tried to assess the situation

with Mr. K., gave a little stop-gap relief, and tried to help him convert an expensive loan into a much cheaper form of credit. She got the VNA, at Mr. K's request, to figure the current budget which came to a figure larger than his take-home pay.

The second worker was more deliberate, sought the reasons for the indebtedness, learned that Mr. K. had failed to get his expensive loan converted and felt some resentment against the agency for having misled him in this matter. She recognized his urgent need for better housing and tried to help him get a mortgage on the property, but because the house was only a shell so far, this could not be done. Very reluctantly she gave Mr. K. the sum he demanded for finishing the house, together with a little food money. She visited to size up Mrs. K's role in the family and found her to be a passive and loyal woman who could not be induced to express any of the anxiety or anger which she must have been feeling, or even to voice a request. Mr. K. therefore was the client, so far as there was one, but though the worker tried to face him with the futility of his borrowing pattern, he gave no ear to her suggestions and departed angry when further help was refused.

Comment

If more were known about the Ks and their relationships with each other and with other people their case might be included under a more revealing diagnosis than "sheer inability to handle money". This was as deep as the worker went in assigning a cause for the problem.

Group Summary

The other case in this group also probably reflects motivations which were not known to the worker and which might account for the client's excessive spending. There

were elements of self-compensation, and atonement to the child of the family, but the young woman client herself came to ask for help in managing better as she realized the debts were unreasonable in view of her more than adequate income. In other words, this category is perhaps most useful when the data for a more meaningful diagnosis are not at hand. It seems possible that with a larger sampling of cases, however, the category would prove quite valid.

GROUP VI

This "group" is represented by only one case, a distinct type showing inability to adjust to a declining income.

Case L.

Story

Mr. L. was a fifty-year-old man who applied to the F.S. on four separate occasions within a few months, each time demanding help in some financial emergency. The family consisted only of himself and Mrs. L. who had not been told about the crises or the applications to F.S. Mr. L. explained that several operations on his wife had consumed their savings and he felt himself no longer able to make money as in the past when he had been - he said - a successful salesman. At the time of application he was making only forty dollars a week in a small State House job; he confidently expected a raise and based his demands in part on this expectation.

When Mr. L. first applied, referred by his immediate superior on the job, his insurance premium was due and he feared lest the policy lapse. He presented his claim as though he deserved help and gave the data of his financial status with apparent

frankness but would not face the need to reduce his standard of living in accordance with his reduced earnings or accept the worker's offer to help him with long-term plans. He came in again when a loan company was threatening to take up a mortgage on his furniture, and still again when he feared that his rent check would "bounce" and the utilities were about to be cut off.

By the third application Mr. L. admitted to owing fifteen hundred dollars, much of it quite urgently. He was anxious and demanding, but satisfied with the way he had managed. He said plaintively that he and Mrs. L. could not be expected to move from the apartment that was home to them in the community where both were well known, nor would he include Mrs. L. in considering these matters, but spoke with some hostility about her nagging him to earn more; nor would he hear of bankruptcy. When the worker finally refused to go on meeting emergencies on Mr. L's terms, he left very angry. The worker felt that he had strong defenses of regression and denial and that he would act only in an emergency.

Treatment

Some aspect of the original referral made the worker feel that she had been obligated to give relief even before Mr. L. arrived at the office. She did so, giving sixty dollars to meet the insurance premium, but questioned Mr. L. for more detail than he had volunteered as to his past modus vivendi, and noted that he referred with pride to his family and social status instead of replying to the point. From the beginning the worker was very forthright in facing Mr. L. with the limitations of his budget, but expressed understanding of his declining self-confidence and offered to help with a constructive plan. She gave relief once more when a payment on the loan was due and referred the client to Mr. Hoare for adjustment of future payments. But as Mr. L. persisted in making emergency demands with no regard for the stipulations laid down by the agency, the worker firmly refused his later request.

Comment

On the face of it, this case looks like inability to accept a decline of security and living standards.

The worker could not learn enough about Mr. L. to be sure that he had ever been more independent and successful; but in the absence of more data, this case may reasonably be accepted as a type of situation which must frequently occur with older people, although no others were encountered in this series. It illustrates the futility of giving relief when the emotional sources of the problem remain untouched.

GROUP VII

Finally, two widely differing cases may be classed together because both illustrate how debts which are not really burdensome at all in view of the client's income may become "problems" because of the way the client feels about them or the way in which he handles them. Both will be presented briefly to make these points.

Case M.

Story

Mr. M. had only one contact with the F.S. He came in angry and upset because a hospital bill of thirty-nine dollars which he had ignored had been turned over to a collection agency, and the agent was threatening to attach the client's pay. It was true that Mr. M. owed other bills on account of his recent illness with rheumatic fever, but all these were under control; either Blue Cross would pay them or the doctors were satisfied with small installments. Mr. M. complained that if he didn't have to pay alimony to his first wife he could have managed the thirty-nine dollars but as it was he could put no more than one or two dollars a week towards it. He had understood before applying that the F.S. would not pay the bill but he wanted the worker to

intercede for him with the collection man.

The worker felt that Mr. M. was rather passive and would avoid responsibility except under pressure, when he resorted to a mediator. Later, she learned indirectly that Mr. M. and the collector had arrived at satisfactory terms.

Treatment

The worker suggested that Mr. M. could speak for himself and that F.S. had no special influence. She recognized his disappointment at not having the bill paid for him. She then, at his insistence, did call the collection agency and learned how Mr. M. had simply ignored repeated bills from the hospital instead of coming to terms with them. Finally she let Mr. M. know that the way was paved for him to do his own talking.

Comment

By personality this man seems to belong in Group IV. However his debts were realistic and although chafing under his strict budget, Mr. M. was managing pretty well except for the one small bill which exposed his irrationality. Treatment consisted in encouraging him to meet his own responsibilities.

Case O.

Story

The Os presented a very different situation. That is to say, the state of their finances was not precisely known to the worker, but they lived very comfortably and it rather appeared that Mrs. O's concern about the debts was largely a symptom of her mental illness.

Mrs. O. referred herself to the F.S. at the suggestion of her chiropractor because she was feeling terribly depressed and just had to talk to someone. She made no specific request of the agency, but in several interviews came to the conclusion that she needed psychotherapy and was helped to get it. Her

symptoms were a state of tension and depression, with many somatic features. She said she felt her whole world and all her relationships collapsing around her. Some relatives had moved away, her three sons were growing up, and worst of all, she felt, was the breakdown of the love relationship with her husband. She blamed him for critical and abusive behavior, drinking, antagonizing the children, and being unreliable about money in not cooperating with her on a budget, refusing to account for expenditures, and running deep into debt. She was worried lest the mortgage be foreclosed and borrowed from her sons to pay it up.

Mr. O. was not seen until well along in the contact, when he came in to discuss the psychotherapy that had been arranged for Mrs. O. He spoke defensively, then, about his financial situation, blamed his poor sales record of the current year on his worry over Mrs. O. and admitted that he was spending more than he earned. The worker had the impression that he was unrealistic about money - possibly unreliable too - but from the record it is impossible to tell how serious the problem was, and whether or not it resulted from Mrs. O's mental illness. Mr. O. told the worker he was devoted to his wife, but he held aloof from the agency and did not cooperate with the worker. Neither he nor Mrs. O. ever asked the agency to help them with or about money.

Treatment

What the worker did was to evaluate Mrs. O's mental condition, prepare her for the psychotherapy, arrange this for her, and then help her to pull herself together afterwards. As Mrs. O. improved her complaints in all areas diminished and there was no further mention of the debts. The Psychopathic Hospital diagnosed her condition as Depression, relieved by shock therapy. The F.S.'s psychiatric consultant pointed out that Mrs. O. was extremely aggressive in her desire to be loved and that this probably dated from early rejection by her mother.

Comment

It may well be that Mr. O's behavior was as reported and that there was reason to be concerned over his use of

money; we do not know. What seems certain is that Mrs. O's depressive thinking exaggerated the problem and she may well serve to illustrate one type of debt problem - the debts which haunt the debtor out of all proportion to their real weight.

Group Summary

In neither of these cases were the data adequate to make a final evaluation. On the face of it, however, both clients were unnecessarily concerned - Mr. M. because he had behaved ostrich-like instead of simply asking for time to reduce the bill, Mrs. O. because her total outlook had taken on a tragic coloring and her husband's failure to cooperate with her in money matters had become a symptom of his desertion of her. The two problems called for very different treatment approaches.

CHAPTER IV

CONCLUSIONS

As to the Nature of the Problems Presented

The debt problems presented to the Family Society usually seem to be symptoms of a disturbance in individual emotional adjustment or family relationships. Often this fact is obscured by the co-existence of real hardship such as expensive illness, seasonal unemployment or marginal earnings. When a careful diagnosis is made, however, on the basis of adequate data, it may be seen that the real hardships are not being met rationally or have been, however subtly, induced by the client. The result is that he finds himself with an acute or chronic debt problem which a better-adjusted person would have avoided. In these instances one has the impression that even if the entire debt were liquidated the situation would recur because the root cause would remain.

The writer has the impression that this finding is not completely consonant with Miss Moore's formulation in her study. The case story she gives as an example of her first category, distinguished by "the reality of the needs and the absence of excessive neurotic difficulties in the use of money"¹, is one which could conceivably be

1 Madeline U. Moore, op.cit., p.86

interpreted in different terms to stress the wage-earner's lack of aggression and his submission to responsibility for numerous relatives. Of course, Miss Moore's study was made just following the depression; possibly there was at the time a greater proportion of unavoidable hardship. Often the distinction between real and emotional is a very fine line, but it seems to the writer that the caseworkers who wrote the records studied for this paper often looked behind marginal income and recurrent "bad luck" to find the secret of the problem in some emotional maladjustment.

In a few cases the primary cause of indebtedness seemed to be an unavoidable or unforeseeable emergency, usually illness. The tremendous expense of illness cannot always be minimized, even in a community where there are many free clinics and a Blue Cross organization. It is widely recognized as a grave sociological dilemma to which case-work agencies have no sufficient answer. However, among the clients who treat their money problems reasonably, even the costs of illness can eventually be met somehow, perhaps because creditors, too, have to recognize the facts of life.

As to the Treatment

There are a number of treatment resources available to the Family Society and they are used, with discrimination, according to the diagnosis. All of them may be applied to

the whole range of cases, but with different emphases. The worker's first effort is to assess the client as well as the situation for which he seeks help. Quite often in the first interview she assures him of some prompt help in the emergency, and at the same time offers to consider the basic problem more thoroughly and at length with him. This serves to recognize and allay anxiety, thus hopefully freeing the client to view his situation more calmly. If the wife (or husband, as the case may be) can be drawn into the planning this is done.

If the problem is evaluated as chiefly realistic the worker is likely to compile a budget with the client, or to ask the VNA for this service. She may then estimate assets and liabilities with the client, and may offer relief for any purpose, depending on what will be most constructive. There is no reluctance to give money to pay a debt, if this seems wise. Often the worker knows of resources which are unknown to the client and can help him with direct advice. For instance, the Director of the Division of Social Relations of the Massachusetts Association of Small Loan Companies is an expert at analyzing debt situations and can mediate between the client and the loan company to secure more favorable payment terms, if he thinks it justified.

When the emotional problem is paramount the worker expresses recognition of it and often the client agrees

with her as to the area of difficulty. If he does not, or will not permit any focus on it the case is usually "unworkable". (Viz. Mr. L.)

The goal of casework in several of these cases, pursuant to the diagnosis, was to get at the reasons for the client's passivity and defeatism, so as to strengthen his ego. Often this meant work with the wife also to recognize with her the behavior patterns which might be playing into her husband's inadequacy or inviting hurtful treatment from him. When the context of the casework process was established between worker and client, the worker tried to correlate her continuing practical assistance with it in ways that would promote the client's growth and not encourage dependence unless the casework goal temporarily called for doing so. It was not always possible to use relief so planfully, and sometimes hindsight revealed that money had been given unwisely.

In some of the cases studied the problem of money was unmistakably secondary to marital conflict or mental illness and all concerned could see the futility of focusing on it. Misuse of money here was a symptom.

The conclusion is that much can be done by a family agency to help with debt problems, and that what can be done by casework is apt to be more basically constructive than the simple application of money to the debts.

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APPENDIX

THE SCHEDULE

- A. What are the problems presented by the client?
1. The Referral
 - a. Who refers?
 - b. Who applies? (man or woman or other relative)
 - c. What precipitates the application?
 - d. What is client's feeling about coming for help?
 2. The Debts
 - a. How much is owed?
 - b. Who are the creditors?
 - c. For what was debt incurred?
 - d. How urgent is it? (threats of pressure)
 - e. How does indebtedness relate to income?
 3. The Request
 - a. Is it in relation to the debts?
 - b. If initial request does not concern the debts, how do they enter in to the total problem?
 4. The Client's View of the Problem: what does he see as cause of his indebtedness?
 5. Client's way of handling the debts: how does he meet them or run away from them, what does he sacrifice to what other claims, etcetera?
- B. What is the caseworker's analysis of the problem, explicit or implicit? What is her diagnosis of the basic causes of indebtedness, such as ego weakness, self-destruction, marital conflict, etcetera?
- C. What does the agency do or attempt by way of helping?
1. How is the initial request met?
 2. What is the place in the plan of 1) budgeting, 2) relief, 3) insurance reduction, 4) debt re-financing, or 5) other use of resources?
 3. Who is the client?
 4. What is attempted in the casework; what is the focus?