

Mr. PACKARD. That is a very provocative thought, and certainly true because the credit bureaus as a matter of function exchange information in a network all across the country. More than 100 million records are tied in through the exchange of information that is available.

For example, if a man from the State of Nebraska moves to the State of Connecticut and applies to a store in Connecticut for credit, the credit bureau can put in a request for the Nebraska credit rating on him. So this is an interstate operation.

Mr. CORNISH. In your experience, this information does cross State lines?

Mr. PACKARD. Very definitely. Millions of items a year cross State lines; yes, sir.

Mr. CORNISH. Thank you very much.

Mr. GALLAGHER. Mr. Romney.

Mr. ROMNEY. Just one question, Mr. Packard. I think we can see from your statement that you would have reservations about a central personnel data center. Do you actually oppose the concept within the Federal Government of a central personnel data center for Government employees?

Mr. PACKARD. Yes. I think in the announcement that Mr. Macy made, in his enthusiasm he did not put enough emphasis upon the hazards involved in terms of human values and the spread of information. He seemed to assume that every bit of information that any branch of the Government gets on an individual should be pooled. I would have reservations about that, yes, and would view it with considerable concern. I would hope that the committee would do that, too.

Mr. ROMNEY. That is all, Mr. Chairman.

Mr. GALLAGHER. Mr. Forsyth.

Mr. FORSYTH. I am a little confused by some of the mixing of terms and agencies and everything else. It seems as though we are mixing sensitive and insensitive information together, if there is such a distinction. We are also mixing the type of people and agencies that can withdraw information. We are also, I think, mixing up—at least, it seems to me to be confused a bit—whether or not the names are linked to the information.

As I understand it, to go back down the order in reverse, there is no way that a central data system can be effective for a multitude of purposes unless the names are linked to the information at some point in some computer, even though perhaps not in the active set of files or active tape going through the machine; is that correct?

Mr. PACKARD. I do not know. I think if the Bureau of the Budget is sincere in what it says is its aim in developing this central data system, it is not interested in individuals but is interested only in Government broad-scale statistics that can be used.

Mr. FORSYTH. They say that is true, but they say in order to build a system which is responsive to the needs of users being interrogated by a number of different agencies with different questions, the computer has to go back to the basic building block, the individual, in each case, and even though it does not have to identify him by name, it has to identify him by social security number or something so they do not get duplication of material.

For instance, when new material comes in, it has to be related to that particular individual and not his neighbor, and it cannot be re-