Mr. ROSENTHAL. Do I pronounce it correctly? Is it Mr. Bozman?

Mr. BOZMAN. Yes, sir.

Mr. ROSENTHAL. Mr. Bozman, do you have a prepared statement?

Mr. BOZMAN. Well, sir, I have some——

Mr. ROSENTHAL. Could you identify yourself and your colleagues, and if you have a prepared statement, you may commence. And if you have not, you may commence, too.

Mr. BOZMAN. Ok. Thank you.

STATEMENT OF WILLIAM BOZMAN, DEPUTY DIRECTOR, COMMUNITY ACTION PROGRAM, OFFICE OF ECONOMIC OPPORTUNITY; ACCOMPANIED BY GARY ELLIS, CONGRESSIONAL RELATIONS STAFF; RICHARD SAUL, COMMUNITY SERVICES DIVISION; OLLIE TAYLOR, FIELD DIRECTOR, WATTS CONSUMER ACTION DEMONSTRATION PROJECT

Mr. BOZMAN. Mr. Chairman, I am William H. Bozman, Deputy Director, community action program, Office of Economic Opportunity.

Mr. Shriver regrets that he had a prior commitment preventing him from appearing before your subcommittee, sir.

I have with me Gary Ellis of our congressional relations staff; Richard Saul of our Community Services Division; Ollie Taylor, who is field director of our Watts consumer action demonstration project. He happens to be in the District for a training program, and I thought he would be interested in what you gentlemen are doing.

Mr. ROSENTHAL. We would be more interested in what he is doing.

Mr. BOZMAN. We at OEO share your concern for the problems of the low-income consumer—and we know that these problems are many. The recent news stories in our own Washington newspapers are, unfortunately, not unique. They are being duplicated in other cities. In Philadelphia angry consumers are running their own candidate for mayor on a consumer protection ticket. There is increasing evidence to suggest that discontent and disorder in cities across the country are in no small part consumer revolt against a system that has for years permitted the unscrupulous to take advantage of those least able to pay—a system that has at the same time deprived the poor of any real choice in the quality of goods they can buy, the prices they pay or the method of financing or source of credit available to them. OEO is convinced that the consumer problems of the poor must be solved if they are ever to be victors in the war against poverty. Traditional programs of consumer education are not the answer. Changes must come in the economic and legal structure of the marketplace. New institutions must be built which serve the needs of poor people in ways which permit them to improve their standard of living and give them greater economic freedom rather than making them victims of spiraling indebtedness, wage garnishment, the confession of judgment, and powerless before the holder in due course.

You have asked what we at OEO have in the way of hard data to support the charges of price gouging and other forms of exploitation of the poor consumer. We have a little and we need much more; but we have enough to know that we must be committed to a program which will bring about the needed changes and which will develop the needed