

a chance to clear up the debt and avoid embarrassment with his employer. But this procedure too frequently is not followed. All too often, the first the poor consumer hears of the action taken against him is when his employer calls him in and tells him about the garnishment. And by that time it is often too late for the consumer to protect his job, let alone his rights in the legal action.

In the past year or so, we have seen some alarming evidence that the poor are aware of the exploitation they face in the marketplace and are rebelling against it. Students of the riots that have swept our country have been struck by the selectivity exercised by the rioters in their destruction. It seems that not all buildings are ransacked and burned, but mainly those of the credit merchants.

Mr. ROSENTHAL. Do you have any statistical support for that statement?

Mr. CAPLOVITZ. There is now a report being prepared for the Crime Commission by Prof. Robert Fogelson, of Columbia University, and I spoke with this colleague of mine and he tells me that such data are being prepared and will appear in the report for the Crime Commission.

Mr. ROSENTHAL. Take a situation such as Watts. If most of the rioters were in the 15- to 20-year-old age bracket, assuming that they were, do you mean they showed discrimination or exercised discrimination in stores that were ransacked or looted?

Mr. CAPLOVITZ. I, myself, do not have firsthand information on this. I am reporting one thesis that is being proposed in the Crime Commission report that, I believe, is to be backed up by evidence; but I should add that it is not at all clear that the rioters in Watts were only 15 to 18 years old. Studies are now being done on who participated in the riots in Watts, and there is strong reason to believe that the McCone Commission report underestimates the amount of participation in that riot.

Mr. ROSENTHAL. By adults?

Mr. CAPLOVITZ. By adults, by the total population of the area. If you assume that — I think at one point the McCone Commission cites arrest statistics and it also estimates — and here I am very weak now — a certain proportion of the population that they feel did participate in the riots, and I think their conclusion is that no more than 10 percent of the residents of the area were involved in the riots, and it may be even a smaller percentage. But I am told that the base figure that is used in computing that percentage is the entire Negro population of Los Angeles and not the Negro population of that particular area; and that the Negro population in that area also includes people over 65 as well as many children under 12 and if you were to subtract the very old and the very young from the basic figure and limit the base figure to that particular area the proportion of participants would be much higher. But again I am talking about information that I have acquired from others rather than information I have firsthand knowledge of.

Mr. ROSENTHAL. But, at any rate, what you suspect the thrust of this report is going to be is that the rioters did show some discrimination in choosing to ransack those stores which had been most guilty of nefarious practices.

Mr. CAPLOVITZ. This is my considered opinion, and I feel the evidence will bear that out.