Side for two and a half years, and that staff has recently been expanded with the help of the Office of Economic Opportunity funds.

Mr. ROSENTHAL. Have you done anything at all, or do you know whether anything has been done at all, about recommending to the State or the city of New York that there be changes recommended against city marshals in the things they do in enforcing judgments?

Mr. CAPLOVITZ. All I know in that matter is that, as a result of some research that Mobilization for Youth did, and I consulted on, we were able to get Attorney General Lefkowitz to hold hearings on "sewer service," and he started to look into the entire process-serving industry. He did not go into the city marshal aspect of it. As a result of those hearings, Attorney General Lefkowitz recommended some rather weak legislative changes, and I am not even sure if those changes have gone into effect. In New York City, process servers are not licensed. Anybody over 21 years of age can deliver a summons.

Mr. ROSENTHAL. Well, Professor, thank you very much. I think you have shed a good deal of light on the subject. You have made us all more acutely aware of the problem, and I think you have shifted the burden to our next witness. Mr. Theodore M. Berry.

(The full text of Dr. Caplovitz' statement appears below:)

PREPARED STATEMENT OF DAVID CAPLOVITZ, ASSOCIATE PROFESSOR OF SOCIOLOGY, COLUMBIA UNIVERSITY

CONSUMER PROBLEMS OF THE POOR

My remarks will bear upon the problems that low-income persons face as consumers in our society. Until recently the "war on poverty" was focused education, job training, and the creation of jobs. But the inability of the poor to earn a decent living is only one side of their economic plight. Equally important is how the poor spend what little income they have; that is, their situation as consumers making major buying decisions in the marketplace. To the extent that the poor pay more for the goods they buy—and I am convinced that they do—then to that extent they are deprived of the benefits of their earning power. They are forced to live in a world of inflation that our more well-to-do citizens are able to escape.

The tendency has been to assume that since the poor have little money to spend, they cannot possibly be consumers of costly merchandise. But this reasoning overlooks the role of installment credit in our society. Through the mass media, Americans in all walks of life are bombarded with messages to buy now and pay later. "Easy payments" and "no money down" are the slogans luring even the poor into the marketplace. Nor is it very difficult to lure the poor into making costly purchases, for in some ways the ownership of goods takes on even more significance for low-income persons than for those in higher income brackets. Since the poor have little prospect of greatly improving their low social standing through occupational mobility, they are apt to turn to consumption as at least one sphere in which they can make some progress toward the American dream of success. Appliances, automobiles, and the dream of a home of their own can become compensations for blocked social mobility.

Whatever the motive, there is increasing evidence that the poor are consumers of major durables. My own study of almost 500 low-income families, living in public housing projects in New York City, showed that these families owned many expensive appliances. Fully 95 percent owned at least one television set; almost two-thirds owned a phonograph; almost half owned a sewing machine, and almost half owned an automatic washing machine. Most of these families had spent considerable money furnishing their apartments. The typical family bought sets of furniture for at least two rooms when it moved into public housing and had spent approximately $500 for furniture. Some 16 percent had paid more than $1,000 for furniture bought at the time of the move.

The prices they paid for appliances were quite high. Forty percent paid more than $300 for their TV set and 13 percent had paid more than $400. A number of