Mr. ROSENTHAL. You had better hold that in abeyance, that decision. [Laughter.]

Mr. BERRY. Well, I think, Mr. Chairman, that I may parenthetically say that I am a relative newcomer to Government. My whole range of experience as a lawyer has been serving a poor clientele, so of that I know something first hand, of the problems of the poor from the point of view of a lawyer and being active in my own community and in community affairs. So, I am not entirely a stranger to the experience.

I may be a stranger to the process of correcting it, but I came to Government hoping that out of that experience there might be a joining of both the problem and the method for its solution. I may leave somewhat disillusioned; I am not so sure.

The Office of Economic Opportunity has been doing something, albeit on a limited scale, in a limited manner, and I am pleased to at least bring some report of our efforts on behalf of the 32 million American consumers who are poor.

These are the 32 million that come within the Orshansky definition of approximately $3,150 for a family of four. Anyone in that family range, or below, of course, are considered as poor, with a graduated scale, depending upon the number of persons in the family.

It can be said, and not facetiously, that the poor live in a state of permanent inflation. This is true because the poor pay higher prices and higher rates of interest than their more affluent fellow citizens. The poor simply do not have the freedom of choice others do in determining where to buy and where to obtain credit.

Dr. Caplovitz referred to the youth in action survey in the Bedford-Stuyvesant section of Brooklyn, which is a survey that was funded by our Office, for the conduct of an in-depth inquiry into the problems of the poor consumer in that community.

This survey found that some merchants raised prices on the 1st and the 16th of the month, the days that the welfare checks arrived.

Persons buying household appliances and other durable goods on installment plans pay far more than the retail price of the item due to exorbitant, and usually hidden, interest rates.

A good deal of low-grade merchandise is sold to those who must buy on credit and have no other place to go.

Because of conceived or imaginary dangers in entering the neighborhood, process servers decide against delivering a default proceedings subpena.

This results in persons not having any warning before goods are repossessed or are fired due to garnisheed wages.

Mr. ROSENTHAL. As a practicing lawyer, you know that the allegation of potential danger in entering neighborhoods is only one reason for the so-called "sewer service." I do not know how much they are paying nowadays. Is it still $2 for a service? Even in our best neighborhoods, they just throw them on the ground and run away, because they do not want to spend the time and attempt to make the service.

Mr. BERRY. That may be a substantial part in the weakness of the service process. Bar associations are conducting inquiries, and I think they are being stimulated in this direction by some of the legal service grants we have made, which include studies of new types of legislation that may be necessary, or corrective procedures by lawyers or the