

Mr. BERRY. Well, first, I would like to point out, as preface to the answer to that question, that, in order to promote the establishment of credit unions in poverty target areas, we contracted with—the Office of Economic Opportunity did—with the Bureau of Credit Unions in HEW. This is an area of coordination of resources of the Federal Government to provide training on a nationwide basis of credit union personnel recruited from neighborhoods.

This constitutes a 4-week course qualifying trainees to act as consumer advisers, and, to some degree, as budget counselors. These trainee programs have already been conducted in Boston, New York, Los Angeles in August, and one is now currently in operation in Chicago. Others are to be conducted in New Orleans in the months of November and December, and another one in the District of Columbia in December.

Mr. ROSENTHAL. Can you give us any figures on the number of customers they have reached?

Mr. BERRY. The credit unions or these training programs?

Mr. ROSENTHAL. The credit unions.

Mr. BERRY. The credit unions are varying in size. We have now about 100 credit unions with membership ranging from 100 members to 1,500 or more.

A number of credit unions are even now being organized. The nine credit unions that have been established here in the District of Columbia have some 4,693 members, with a potential service market of approximately 38,000.

They are growing in size. In the Oakland area, Oakland and San Francisco, the credit union there has grown in sufficient size to make many more loans than were available to the people in their community.

Mr. ROSENTHAL. Is that the one you hired this professor for some \$77,000 to make a survey of what is wrong with the program?

Mr. BERRY. That I am not familiar with. There was an evaluation study with the university to be conducted. Mr. Hollister may know more about that.

Mr. HOLLISTER. The only evaluation I know of was for the overall San Francisco program.

Mr. BERRY. That is not the university itself.

Mr. ZIMMERMAN. The man you may be referring to is Professor Caplovitz.

Mr. BERRY. I have no knowledge of that.

Mr. ROSENTHAL. We searched all over the country for someone who could comment on the consumer problems of the poor, and we found that Dr. Caplovitz was one of the most knowledgeable.

To get back to credit unions, we cannot determine the number of people who have been customers of the credit unions you helped establish?

Mr. BERRY. No; we cannot measure it in an overall manner, because the number of credit unions we have aided has been of such relatively short periods for the training of personnel and the development that they have not achieved the operational level to expand service to a large clientele. What we are in position to report is —

Mr. ROSENTHAL. When will they achieve that operational level?

Mr. BERRY. I would say between 2 and 5 years of experience.