And fifth, a legal services component designed to assist the consumer where legal problems, such as contracts, are concerned.

Mr. ROSENTHAL. This would be a physical plant, a store, an office in a community?

Mr. BERRY. Yes; and, more likely, as a related service in a multiservice center where, at the community level, there is a matrix or complex of services that are capable of being delivered to the poor, but that center, whether it be in housing information or whether it be in family counseling, a family-planning clinic—but that there would also be within this multiservice center the consumer community program that would be available.

This might be done in a multiservice center or it might be established as a separate facility. We would also encourage it being linked to the legal services programs that would be funded in that community.

This has been done here in the District of Columbia. Frequently, you will find the legal service program to have a financial counseling service, consumer credit information service as an adjunct of that office.

Since one or more of these programs is already operating in many communities, these communities would have only to add the other components, and in the areas where such programs are operated, we have generally received increasing enthusiastic cooperation of local businessmen.

They have realized that a customer with some consumer counseling and access to reasonable credit is less likely to overextend his credit and is more likely to pay his bills on time. The net effect is an increase in profits for local businessmen.

I might say parenthetically that, in one of our recent conferences with the J. C. Penney Co., we inquired as to the level to which they extended credit, and the low poor are not the object or the benefits of their credit system, and we discussed with them how responsive they would be to the kind of credit counseling service and the importance of impressing upon the poor how valuable an instrument good credit rating can be to them, and they expressed some interest and attempted to identify some communities where they would, in cooperation with a funded program in that community, attempt to bring in persons who had been—who, at least, would use this kind of training, and responded to it, to experiment with in the extension of credit to them.

One of the most difficult tasks we have had in the consumer program—and in all antipoverty programs as well—is communicating with the poor. For the most part, the poor shy away from middle-class language, because it means little to them. They listen to radio stations which service their program taste. They speak their own language, and many of them do not read newspapers. Many of them cannot read at all. Some of them do not know what the word "consumer" means.

To develop methods of reaching the poor, we have funded a pilot consumer program in San Francisco and Oakland, operated by the Bay Area Neighborhood Development Foundation. This organization has used special leaflets, which I just presented to you, radio announcements and door-to-door surveys by poverty area residents themselves, in order to communicate with the poor.