To accomplish this, our agency supports comprehensive housing service programs, which usually operate out of multipurpose neighborhood centers. Among other things, these housing programs provide—

Information on what public and private housing programs offer.

Immediate aid when housing is needed on an emergency basis.

Instruction on what building codes are designed to do and how to utilize them.

Moreover the community action program is using demonstration funds to stimulate nonprofit housing development corporations which are financed principally by the community. This effort makes possible the efficient utilization of available Federal housing construction programs to bring better housing to the poor.

Other programs.—To further aid consumers who are poor, we have commissioned Columbia University to make a definitive study of varied consumer problems. Also, the Bureau of Labor Statistics is making a special study for us to determine how much the poor pay for appliances and clothing.

The following are our expenditures in fiscal year 1966 for programs specifically intended to help consumers:

Home management instruction: $2,726,609 for 55 grants that reached 739,921 persons.

Family financial counseling: $460,235 for 10 grants that reached 21,102 families.

Consumer information and education: $1,403,860 for 18 grants that reached 106,514 people.

In other consumer services and programs, including demonstration grants and housing services, we spent $3,246,022 for 15 grants that reached 382,813 people.

It should be pointed out that the average per person cost for home management instruction was $3.70. For family financial counseling, it was $21.81 per family. For development of low cost credit unions, the average per person cost was $2.21. For consumer information and education, the average per person cost was $13.18. For all other grants, the average per person cost was $8.48.

Also, the 30,000 young men and women in the Job Corps all receive instruction in budgeting, financial counseling, and consumer education. This is very important for successful living in the society they will enter at the end of their training.

Based on what we have done and what we have learned, we should consider what might be done now to help the poor to enjoy the same access to the lowest possible market prices and interest rates that are available to their more fortunate fellow American. We believe a community can bring consumer programs into better focus with respect to the needs of the poor by organizing these programs in a type of "package" for each poverty target area. The end result would be a "consumers clinic," which would address itself to consumer problems in the same way a medical clinic treats their physical ailments. The essential elements of these clinics would be:

A consumer education and information program, designed to make the poor aware that it is possible to get more value out of their dollars by buying wisely.

A family financial counseling program, which would advise on budgeting and debt management and help consolidate debt and, if possible, reduce it.

A credit union, which would give the poor access to reasonable interest rates, and finance debt consolidation, where necessary.

A home management instruction course to help homemakers organize for decent and pleasant family living.

Since one or more of these programs is already operating in many communities, these communities would have only to add the other components. In the areas where such programs are operating, we have generally received increasingly 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.

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 a language of their own. Many of them do not read the newspapers. Many of