Mr. HOLLISTER. The poor farmer.

Mr. ROSENTHAL. The poor farmer.

Mr. HOLLISTER. Yes.

Mr. ROSENTHAL. The thrust of the Department of Agriculture is on behalf of the farmer. This subcommittee is trying to find out who is working for the consumer.

You are not suggesting that the $6 million is raising the consumer ability of the poor.

Mr. HOLLISTER. Not directly.

Mr. BERRY. Not directly.

Mr. ROSENTHAL. What agency in the Federal Government that you know of is doing anything on behalf of the poor consumer besides your $8 million?

Mr. HOLLISTER. The Bureau of Federal Credit Unions.

Mr. ROSENTHAL. What are they doing?

Mr. HOLLISTER. They monitor, they audit, the books of every credit union. They have over 500, I should say about 500, low-income credit unions established so far, of which our 70 or so are a small number. These are defined as being credit unions that have a field of membership where the income is two-thirds the income of the median income of the area in which they are located, and it averages out to about $4,000 a year—I mean the median income of the members of the credit unions.

Mr. ROSENTHAL. How many of these were started since the war on poverty began?

Mr. HOLLISTER. I do not have the figures. We know about 70 that we have had something to do with.

Mr. ROSENTHAL. The 70 you had something to do with reached about how many people out of the 32 million?

Mr. HOLLISTER. Well, as Mr. Berry has pointed out a moment ago, it is difficult. They have a membership from about 100 to up to 1,500, 2,000—the new ones we have funded. You can take a median or an average on that, but the figure is, probably would not exceed, 15,000, 20,000, 30,000 people—someplace in that area.

Mr. BERRY. Mr. Chairman, I do not think we should—I think the area of your inquiry is altogether desirable and needed. We are not going to speak for any other agency of the Government other than our own. I think when the total picture is put together you will find that in proportion to the need there is much yet to be done both by the Federal Government and State governments in continuing an address to the problems of the low-income consumer.

It remains to be seen at what point the issue will really be joined, because there are substantial interests that may be desirous of deterring a real in-depth and sustained activity on their behalf.

Mr. ROSENTHAL. Those interests would be who?

Mr. BERRY. Well, I would not attempt to identify them particularly, except to say that the profit motive is still the question of the highest priority.

Mr. ROSENTHAL. Do you agree with Professor Caplovitz' thesis that the poor, because of their buying habits, their having to pay exorbitant interest on credit, having their salaries garnisheed, they are taken out of the economic market; and these consumer habits really contribute to unemployment in the case of such individuals?