THE SOCIAL PROBLEM OF THE DEPENDENT AGED

INCLUDING

A SURVEY OF THE SITUATION IN VIRGINIA

WITH EVALUATIONS OF EXISTING METHODS FOR OLD AGE CARE

AND

RECOMMENDATIONS FOR A STATE PROGRAM

BY

Cathryn Letitia Sammons
SUBMITTED IN PARTIAL FULFILLMENT
OF THE
REQUIREMENTS
OF
COLLEGE OF WILLIAM AND MARY
FOR THE DEGREE
MASTER OF SCIENCE IN SOCIAL WORK
1934

1. A study of employment in the area
2. Analysis of survey data
3. Analysis of the social services
4. A final report of all data collected in Virginia and Richmond
# TABLE OF CONTENTS

## CHAPTER

<table>
<thead>
<tr>
<th>I.</th>
<th>The Extent of Old Age</th>
<th>I</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.</td>
<td>Definition of Old Age</td>
<td></td>
</tr>
<tr>
<td>B.</td>
<td>Increased Proportion of the Aged in the Population of the U. S.</td>
<td></td>
</tr>
<tr>
<td>C.</td>
<td>Contributing Factors</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Declining Birthrates</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Declining Death rates</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Restricted Immigration</td>
<td></td>
</tr>
<tr>
<td>D.</td>
<td>Increased Proportion of the Aged in the Population of Virginia and Richmond</td>
<td></td>
</tr>
<tr>
<td>E.</td>
<td>Possible per Cent of Aged Population in the Ultimate Stationary Population of the U. S.</td>
<td></td>
</tr>
<tr>
<td>F.</td>
<td>Increased Proportion of Aged in Population of the U. S., Virginia and Richmond</td>
<td></td>
</tr>
<tr>
<td>G.</td>
<td>Increase in Number of Aged in the U. S., Virginia and Richmond</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>II.</th>
<th>Causes and Extent of Dependency in Old Age</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.</td>
<td>Causes of Dependency in Old Age</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Causes Within the Individual due to Physical or Mental Incapacitation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Causes of Impairment, Complete or Partial, of Learning Power of Persons Aged 65 years and Over in Massachusetts in 1926</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Causes Outside the Individual Due to Change in Emphasis from Agriculture to Industry</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. Complications of Urbanisation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b. Inadequate Wages</td>
<td></td>
</tr>
<tr>
<td></td>
<td>c. Shortening Period of Productivity</td>
<td></td>
</tr>
<tr>
<td></td>
<td>d. Number and per Cent of Total Population Aged 65 Years and Over Gainfully Employed</td>
<td></td>
</tr>
<tr>
<td></td>
<td>e. Reduction of Total Employment in the U. S.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>f. Extent of Employment in the U. S. in 1950</td>
<td></td>
</tr>
<tr>
<td>B.</td>
<td>Extent of Dependency in Old Age</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Estimates of Abraham Epstein</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Estimates of the Social Work Year Book for 1950</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Massachusetts survey report</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4. Estimated Extent of Old Age Dependency in Virginia and Richmond</td>
<td></td>
</tr>
</tbody>
</table>
CHAPTER

III. History Of and Present Situation in
Regard to Meeting the Problem of the
Needy Aged

A. Background of the Problem
1. Dependent Aged First Relieved by
the Church
2. Elizabethan System of Poor Relief
3. The American Philosophy of Poor Relief
4. Almshouses For Old Age Care

B. Present Day Security Against Old Age
Dependency
1. Savings
2. Industrial Pensions
3. Trade Unions and Fraternal
Organisations
4. Public Service Retirement
5. Military Pensions and Soldiers' and Sailors' Homes
6. Minister's Pensions and Denomina-
national Homes
7. State Homes
8. Almshouses
9. Private and Public "Charity"
10. National and State Old Age
Insurance, Pensions and
Unemployment insurance

IV. Care of the Dependent Aged in Virginia and 42
Richmond

A. The Situation in Virginia
1. Savings
2. Industrial pensions
3. Trade unions and Fraternal
Organisations
   a. Eastern Star Home
   b. National Elk's Home
   c. Afro-American Home for the Aged
   d. Home of the United Order of the
   Fallen Soldiers of the Confederate
   Army
4. Public Service Employment Retirement
   and Pensions for School Teachers
5. Soldiers' Homes
   a. Veterans Administration Home
5. W. Robert E. Lee Soldier's Camp
6. Denominational Homes for the Aged
   a. Sandy Hook Home
   b. Baptist Home for Aged Women
   c. Hebrew Home for the Aged and Infants
   d. The Protestant Episcopal Church
   Home
   e. St. Sophia's Home
7. State Home for Incurables
8. Thirty two Almshouses
9. Organizations providing Assistance Outside Institutions
10. Old Age Pensions
   a. Senate Bill 5296
11. Industrial and Unemployment Insurance

B. The Situation in Richmond
1. Types of Employment
2. Firemen's Mutual Aid Association
3. The Police Benevolent Association
4. Public Service Employment Retirement
5. Richmond City Home
6. Social Service Bureau
7. Family Service Society
8. Bureau of Catholic Charities
9. Salvation Army

V. Evaluation of Methods of Old Age Care... 67
   and Recommendation for Virginia
1. Ideals for Old Age Care
2. Exigency of an Adequate System for
   Old Age Assistance in Virginia
3. Evaluation of Possible Methods of
   Meeting the Problem
   a. Industrial Pensions
   b. Old Age Pensions Among Members
      of Small Groups
   c. Almshouse Care
   d. Care in Private Institutions
   e. Assistance Outside Institutions
      Given by Public and Private
      Social Agencies
4. Need of Trained Case Workers in
   Any System
5. National Old Age Pensions
   a. Report of the National Association of Manufacturers
   b. Report of the Old Age Pension Commission of the Fraternal
      Order of The Eagles science, union
6. Abraham Epstein's Argument
7. Recommendations for Virginia
   a. State Old Age Pension Laws
   b. Homes for the Infirm, Needing
      Institutional Care
   c. Trained Case Workers to Assist
      in Carrying Out the System

You see that old age is inescapable, begins certainly,
CHAPTER I

The Extent of Old Age

The age at which persons become dependent varies. There are factors within the individual which cause this variation. There are those who are orphaned at birth and are dependent upon society for subsistence from that time. Others are incapacitated through illness or accident, and society is forced to take the responsibility for their care. Another factor in dependency is concerned with a different type of person, the delinquent. Society has always had the care of institutionalization for those who are not capable of acting as independent agents. The defectives make up another group for which the state has to assume care. Outside of these classifications, however, we find a further group. These have come to be dependent either upon other individuals or upon the state, not because they are ill, delinquent, or defective, but simply because they have reached the time in the normal life when their productivity has become lessened, and they find themselves unable to compete in any effective way in a working world. Efficiency varies with the individual, depending upon individual health, ability, adaptability, initiative, and vision, in view of that it is impossible to set any age at which time we can say that old age, or inefficiency, begins. Certainly,

(1) The problem of old age dependency. Monoograph 59 in A

(2) Ibid
however, persons who pass middle age are faced with the
prospect of becoming less valuable in industry, and less
capable of self support. The line between middle age
and old age is sometimes placed at sixty; generally, how-
ever, it is placed at sixty five.

The proportion of the aged in the total population
of the United States is steadily mounting. There are
three main factors which cause this: first, the declining
birth rates; second, the declining death rates; and
third, the restriction of immigration. Each of these
agents makes for an increase in the number of aged in our
society, and hence are of profound importance.

For many years the birth rates have been falling.
This is a fact which is not only applicable to the United
States, but also to most of the countries of Europe. In
Germany, where in 1911 there were 29.0 births per thousand
in population, we find in 1930 only 17.5. (1) In a little
more than twenty years there has been a decrease of 11.5
births per thousand of population. Similar declines have
occurred in other countries. France's birth rate de-
clined from 21.4 in 1920 to 18.0 in 1930, while that of
England and Wales dropped from 28.5 in 1920 to 19.8 in
1931. (2)

Professor Walter P. Wilcox, Vice President of the

1) The problem of old age dependency, monograph 18 in a
series of Social Insurance, Metropolitan Life Insurance.
2) Ibid. in Social Insurance, Metropolitan Life Insurance,
Co., 1932 - p.8
International Statistical Institute, believes that birth rates began to decline in the United States as far back as 1810. (1) The reason this was so recently discovered, he believes, is due to the fact that this country experienced such an influx of immigrants, realization coming with the passing of the restrictive immigration laws in 1920. (2) The decline in rate of 0.2 is considerable, being a drop in rate, in fifteen years, of 24.3 per cent.

"The effect of such a decline is to decrease the proportion of younger persons in the total population, or what is the same thing, increase the proportion of the old people." (3)

Not only is it true that any variation which occurs in the birth rate affects the age distribution of the population, but changes in the death rate also produce similar effects. In the United States a remarkable decline in the death rate has taken place. Whereas in 1910 there were 16.0 deaths in every thousand of the population, in 1950 that number had decreased to 11.3, the decrease in death rate being 29.6 per cent. (4)

The infant mortality rates are rapidly being lowered due to the advancement in medical and surgical professions, along with the education of the populace in all aspects of maintaining good health and care generally.

(1) The problem of old age dependency. Monograph #13 in a series on social insurance, Metropolitan Life Insurance
(2) Ibid., Part 8, Vol. 112, June-August 1920, p. 17
(3) Ibid., First Annual Report of the Institution of Public Health
matters of health. The general death rates have also been radically lowered in the last era. The improved sanitary condition in our modern society, along with the increasing control of disease, is the reason. There is a better chance for babies to survive, for youth to attain middle age, and for middle age to attain senescence.

In 1885 the average span of life was forty years. By 1924 this had increased to fifty-four years. In 1920, 26.8 per cent of our total population in the United States consisted of those over forty years of age. (1) In a survey published in 1929 it was shown that the expectation of life had increased to fifty-eight years, making a total increase in longevity eighteen years in less than two generations. (2)

In studying age groupings, we find that in 1922 one half of those people who have reached sixty years will live to reach seventy-five, one half of the number who reach seventy-five will live to be eighty one, and that half of that group will reach eighty-five years. (3)

The third factor, restricted Immigration, has an important role in increasing the average age of our population. First, those who formed the major part of our immigrating population were in younger age groups.
Second, they came from Continental and Asiatic countries, where for centuries the mode had been large families. Their proliferous tendencies were evident in their many children coming to swell our population. When we curtailed this flow of immigration we precipitated a definite increase in the proportion of the aged in our population. The direct result of the restricted admittance of this group of people has accentuated the falling birth rate and has tended to raise the average age of population. (1)

In 1800 only 3.4 per cent of the total population of the United States was composed of persons over sixty-five years of age. (2) Since 1870, when the per cent dropped to 3.0, there has been a steady rise. (3) In 1890 it reached 3.8, (4) in 1900 4.1, (4) in 1910 4.3, (4) in 1920 4.7, (5) and by 1930, its highest per cent, 5.4. (5)

This general rise throughout the country has been paralleled in the Commonwealth of Virginia, and in Richmond, Virginia. The proportion of the population made up of those over sixty-five years of age in Virginia has risen from 3.8 per cent in 1890 (6) to 5.9 in 1900, (7) 4.1 in

(1) The problem of old age dependency - monograph 13 in a series on social insurance. Metropolitan Life Insurance Co., 1922 - p. 6
(2) U. S. Census - 1900 - vol. II - p. 154
(3) Ibid
(4) U. S. Census - 1910 - vol. I - p. 204 et seq.
(6) U. S. Census - 1890 - vol. L - part 4 - p. 247
(7) U. S. Census - 1900 - vol. II - pp. 110-11
1910, (8) 4.7 in 1920, and finally to 4.8 in 1930. (9)

In Richmond the proportion of the population aged sixty five years and over has risen from 8.5 per cent in 1900, (1) 8.6 in 1910, (2) 7.9 in 1920, (3) to 4.6 in 1930. (4)

"Even if the birth rate and the death and immigration rates at each age remained constant instead of declining, the number and proportion of aged people would increase until a maximum and permanent figure is reached. Thereafter, the population will be in what is known as a stationary condition in which the age distribution will remain constant from year to year. It is estimated that in the ultimate stationary population of this country those aged sixty five and over may represent 13.7 per cent of the total, well over twice the present proportion." (5)

The estimate made by the Government Actuary in Great Britain predicts that the proportion of those aged sixty five and over in that country will rise from 6.0, as taken in 1921, to 11.0 by 1960. (6)

(8) U. S. Census - 1920 - vol. IV - pp. 441-3
(9) U. S. Census - 1930 - vol. V - p. 114
(1) U. S. Census - 1900 - vol. II - p. 142
(2) U. S. Census - 1910 - vol. I - p. 405
(3) U. S. Census - 1920 - vol. IV - p. 464
(4) U. S. Census - 1930 - vol. III - Part 2 - p. 1164
(5) The problem of old age dependency - monograph 15 in a series on social insurance, Metropolitan Life Insurance Co. - 1930 - p. 9
(6) Ibid
The following chart shows graphically the rise in the proportion of those aged sixty five and over in the United States, the Commonwealth of Virginia, and the city of Richmond and shows the predicted constant proportion in relation to the existing proportion of the country as a whole.

The three factors cited have not only increased the proportion but also the number of the aged in our population. Table 1 shows to what extent this is true.
RICE IN THE PROPORTION OF THOSE AGED 65 YEARS AND OVER AND PREDICTED CONSTANT PROPORTION

Richmond, Va.

Virginia

United States

Predicted Constant Proportion
TABLE I

NUMBER AND PER CENT OF TOTAL POPULATION AGED 65 YEARS AND OVER IN THE UNITED STATES, VIRGINIA, AND RICHMOND, IN 1910, 1920 AND 1930.

<table>
<thead>
<tr>
<th></th>
<th>Population</th>
<th>No. Aged 65 Years</th>
<th>Per Cent Aged 65 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
</tr>
<tr>
<td>United States</td>
<td>91,972,266</td>
<td>3,949,524</td>
<td>4.3</td>
</tr>
<tr>
<td>Virginia</td>
<td>2,061,612</td>
<td>84,981</td>
<td>4.1</td>
</tr>
<tr>
<td>Richmond</td>
<td>127,628</td>
<td>4,550</td>
<td>3.6</td>
</tr>
</tbody>
</table>

|        | (1)        | (3)               | (4)                    |
| United States | 105,710,620 | 4,933,215        | 4.7                    |
| Virginia   | 2,309,187  | 100,008          | 4.3                    |
| Richmond   | 171,667    | 6,643            | 3.9                    |

|        | (1)        | (3)               | (4)                    |
| United States | 122,775,046 | 6,633,806        | 5.4                    |
| Virginia   | 2,421,851  | 116,678          | 4.8                    |
| Richmond   | 182,929    | 8,092            | 4.4                    |

(1) U. S. Census - 1930 - Vol. ABS - p. 9
(2) U. S. Census - 1910 - Vol. I - p. 301
(3) U. S. Census - 1920 - Vol. IV - p. 441-8
(4) U. S. Census - 1920 - Vol. V - p. 114
(5) U. S. Census - 1910 - Vol. I - p. 405
(6) U. S. Census - 1920 - Vol. IV - p. 441-8
(7) U. S. Census - 1920 - Vol. V - p. 114
(8) U. S. Census - 1920 - Vol. ABS - p. 22
(9) U. S. Census - 1910 - Vol. I - p. 460
(10) U. S. Census - 1920 - Vol. IV - p. 464
(11) U. S. Census - 1930 - Vol. III - Part 2 - p. 1184
CHAPTER II

Causes and Extent of Dependency in Old Age

The causes for dependency in old age are of two general types. In the first place there are factors within the individual which make for unproductivity and helplessness, and in the second place there are factors which society has imposed which make the aged dependent. In the first group are those who are incapacitated, physically or mentally, or who are defective. Those in this group have always been a problem to society and care has to be provided for them. Table II shows the findings of a study made of this situation.

TABLE II

<table>
<thead>
<tr>
<th>Causes of Impairment, Complete or Partial, of Earning Power of Persons Aged 65 Years and Over in Massachusetts in 1925. (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
</tr>
<tr>
<td>---</td>
</tr>
<tr>
<td>Accident</td>
</tr>
<tr>
<td>Blindness or Eye Trouble</td>
</tr>
<tr>
<td>Chronic Illness</td>
</tr>
<tr>
<td>Deafness</td>
</tr>
<tr>
<td>Disease of Nervous System</td>
</tr>
<tr>
<td>Old Age (2)</td>
</tr>
<tr>
<td>Rheumatism</td>
</tr>
<tr>
<td>Other Illness</td>
</tr>
<tr>
<td>Other Causes (3)</td>
</tr>
</tbody>
</table>

**Total:** 1,186 2,068 100.0

See footnotes page 11.
"It will be seen that illness plays an important part in reducing the earning power; accounting for half the cases among women and somewhat over half among men. It is suggested that this is due to the fact that for many of the women the ability to work and the ability to earn were not synonymous as in the case of men. Often their work consisted of household duties and they might well have been able to continue these, whereas, they would have found themselves disabled for work outside their own homes." (1)

In the second place forces outside the individual operate which precipitate dependency in old age. One of the greatest factors is unemployment due to the mode of earning a livelihood. There has been a great shifting of population from rural districts to cities. This has been caused by the change in emphasis from agriculture to industry. Whereas, in 1890, only 35 out of every 100 persons in this country lived in what might be termed urban territory, in 1930 we find this percentage increased to 56. (2) In 1880, 44.4 per cent of the total population gainfully employed were engaged in agricultural pursuits and in 1920 this percentage was decreased to 26.3. (3)

Before the industrial era, men generally either owned

References Page 10:
(1) Care of the Aged - Monthly Labor Review, April 1930 - p. 729
(2) The text does not specify how "old age," as such, impaired earning power
(3) The text does not list these.

References Page 11:
(1) Care of the Aged - Monthly Labor Review, April 1930 - p. 729
"There is no certainty that many wage earners will earn enough to support a normal family, even when steadily employed. When the hazards of unemployment, illness and accident are taken into account, in many cases all hope of their doing so vanishes." (1)

In view of the above, in regard to earning for current needs, saving for old age becomes an impossibility in the case of the average wage earner. In many other cases when savings have been made, they have been wiped out by costs of illness which are generally frequent among those in the older age groups.

Children in our day, having grown into adulthood and having taken their place in the mills or other industrial organs, find the burden of care of old parents almost too great. Small city apartments cannot expand to accept another guest in the same fashion as did the farm house of the past. Nor is the problem of feeding one extra a mere consideration of how many potatoes you shall bring from the potato cellar. Whereas, in the farming territories, the old could be of service in performing small jobs around the property, the mere fact of their presence often makes a burden in modern times.

Another thing that has come with the industrial system is the shortening of the period when a man may expect to be employed. Care for the aged started in rural communi-

(1) Murphy, J. Practice, Dependency in Old Age.-_Annals of the American Academy._March, 1931.
ties when they were actually physically unable to participate in the work to be done. It is different today in our cities. We find that some concerns arbitrarily set an age limit beyond which they will employ no worker. According to the survey made by the National Association of Manufacturers in 1929, we find that 70 per cent of the manufacturing plants in the United States have set no such maximum age hiring limit. According to the findings, in this group, concerns disregard age and hire only on the basis of the physical fitness of the applicant and his ability to perform the work satisfactorily. In this group of concerns, considerable number are reported to prefer older employees because they are steadier and have acquired a skill which younger employees lack. The remaining 30 per cent of the industries reporting do refuse to hire men after they have reached a certain age, which, however, is sometimes disregarded in the case of former employees. In these industries the most frequent limits for employing a worker are 45 years of age for the unskilled, 50 for the skilled workman. However, some plants set the age limit for new employment at 22 years. (1) In justifying a policy of this kind they declare that older workers are not so deft as the young, that they are unable to adapt

(1) Industrial Conditions and Labor Conditions - Monthly Labor Review, May 1929 - p.110
to the moving pace of industry along with their other deficiencies. In an analysis of reasons given for establishing are limits for employment we find that: First, 22 per cent relate to physical conditions of the worker, or the work, as illness, irregular attendance, eyesight requirements, steadiness of hand, and the heavy type of work as found in foundries and similar types of factory operations; second, the efforts exerted in some organizations to care for the aged already in their employ, by use of pensions or similar plans, is at the base of the establishing of an age limit in 21 per cent of the concerns; the third cause of importance, as listed in the report, is the fact that older employees tend to slow up at their tasks. In this group we find 19 per cent of the causes to life.(1)

"The underlying causes for dependency lie outside the control of the individual. In the age of the machine, age and experience are no longer assets." (2)

While this report states that no company was known which discharged employees when they reached a certain age, this is known to be the case in some instances. In some companies, especially those which have an existing system of pensions to which the old worker is entitled, we find

(2) Save the aged from the poorhouse - Literary Digest, March 30, 1929
that the company will discharge the worker before he reaches the age of eligibility for those pensions. (1)

Industrial pensions given by individual companies are cited in an official report as one of the leading causes of unemployment of the old worker. It is asserted that employees, finding their pension systems expensive, endeavor to keep the cost minimum. In speaking of this, one article states - "The company was forced to find excuses for dropping old workers when they were approaching the age for eligibility for pensions." (2)

Some states have made it impossible for those over forty years of age to apply for positions of service in the state, county or municipality. New Jersey, as such a state, passed a law in 1920 barring such discrimination. (3) California is the foremost state in stimulating public sentiment for the employment for aged who are capable. (4)

In order that the decrease in the age level of employment may be more clearly seen, the following table is presented:

(1) Commonwealth of Massachusetts House Bill 1298 - Passed January, 1921
(2) Ibid
(3) Labor Laws and court decisions - Monthly Labor Review June 1920 - p. 106
<table>
<thead>
<tr>
<th>Locality</th>
<th>Year</th>
<th>No. in pop.</th>
<th>No. 65 yrs. &amp; up</th>
<th>No. 65 yrs. &amp; up gain.</th>
<th>% of pop. 65 yrs. &amp; up</th>
<th>Gainfully employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States</td>
<td>1920</td>
<td>4,933,215 (1)</td>
<td>1,689,737 (1)</td>
<td>34.3 (1)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1930</td>
<td>6,633,806 (1)</td>
<td>2,204,065 (1)</td>
<td>33.2 (1)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Virginia</td>
<td>1920</td>
<td>100,008 (2)</td>
<td>41,984 (2)</td>
<td>42.0 (2)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1930</td>
<td>118,670 (1)</td>
<td>43,948 (1)</td>
<td>38.4 (1)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Richmond</td>
<td>1920</td>
<td>6,643 (3)</td>
<td>2,208 (3)</td>
<td>33.2 (3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1930</td>
<td>8,093 (4)</td>
<td>2,458 (5)</td>
<td>30.3 (4)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

From the above table we see that the decrease from 1920 to 1930 in percentage of those employed over 65 years of age is 1.1 per cent for the United States; 2.6 per cent for Virginia; and 2.9 per cent for Richmond. The decrease being more than twice as great in Virginia and in Richmond as in the country as a whole. Not only is it true that employment for those 65 years and over is on the decline, but it is also true that there is less chance for employment at any age than was true in former years. This fact is attributed by some to modern industry. Indeed estimates were made a little more than a year back by exponents of the theory of technocracy.

References:
(1) U. S. Census Vol. I p. 114
(2) U. S. Census Vol. IV p. 464
(3) U. S. Census Vol. IV p. 464
(4) U. S. Census Vol. III Part 2 p. 1154
(5) U. S. Census Vol. IV p. 1668
that at the present rate of invention and displacement of men by machinery, comparatively few years would pass before the major operations of the world would be carried on by mechanical robots with a handful of scientist pulling levers. A far fetched idea to be sure, and a possibility that is, at present, the cause of little concern. Be it due to the above mentioned cause, or to the depression following the world war, the chances for gainful employment throughout the country is less than previously. The table below shows to what extent this is true.(1)

**TABLE IV**

<table>
<thead>
<tr>
<th>YEAR</th>
<th>TOTAL POP. OVER 10 YEARS</th>
<th>POP. OVER 10 YEARS GAINFULLY EMPLOYED</th>
<th>% OF POP. OVER 10 YRS. GAINFULLY EMPLOYED</th>
</tr>
</thead>
<tbody>
<tr>
<td>1910</td>
<td>71,580,270 (1)</td>
<td>58,167,356 (1)</td>
<td>55.3 (1)</td>
</tr>
<tr>
<td>1920</td>
<td>82,739,315 (2)</td>
<td>61,614,840 (2)</td>
<td>50.3 (2)</td>
</tr>
<tr>
<td>1930</td>
<td>82,783,047 (2)</td>
<td>68,829,920 (2)</td>
<td>49.3 (2)</td>
</tr>
</tbody>
</table>

In view of the fact that each year has witnessed a decrease in the possibility for employment throughout the country, and that in the new industrial order there

(1) U.S. Census 1930 - Vol. 5 - p. 115
(2) U.S. Census 1930 - Vol. 4 - p. 1569
is little place for the aged employee and that his wages are usually not large enough for him to save for his old age, we find the problem of this group of our people acute.

Differing estimates have been made as to the extent of dependency in the old age group of our population. It is impossible to secure accurate statistical data on this point. We can determine fairly correctly the number of the aged cared for in institutions, but it is impossible to do more than estimate the number cared for in their own homes by relatives or friends, or who are cared for in private homes.

Abraham Epstein, international authority on the subject of old age dependency, estimates that ninety per cent of Americans who reach 65 years of age are dependent either upon other persons or upon society. (1) In a later report he reduced the per cent of this estimate, and said that one out of every three individuals over 65 years of age was dependent. (2) This later estimate is corroborated by the Social Work Year Book of 1929.(3) According to a survey made in Massachusetts in 1929 it was found that thirty-eight per cent of those over 65 were supported either by

(1) Epstein, Abraham, Facing Old Age - The Commonwealth, December 11, 1929
(2) Key, Sonia, Why are the aged poor - Survey, March, 1930 - p.470
(3) Steele, Glennie, Number of aged in public and private institutions - Monthly Labor Review, February, 1932 - p.252
the state or by individuals. In 1912 there were 1,123,000 dependent persons aged 65 years and over in the United States, (1) and in 1921 there were estimated to be 1,600,000 - one fourth of the total population 65 years and over. (2)

No figures are available as to the number of dependent aged in the commonwealth of Virginia, and in Richmond, Virginia. However, if the situation in these two localities is not unlike that of the country as a whole, certain conclusions can be drawn. There are 116,678 persons in Virginia aged 65 and above, (3) and if one third of this number is dependent, according to the estimate of the social work year book, 1929, it gives us a total of 38,898 aged dependents in the state. In Richmond, Virginia, where the number of those over 65 years of age is 8,093, (4) using the same basis, we may estimate the number of dependents as 2,366.

(2) Murphy, J. Prentice, Dependency in Old Age - Annals of the American Academy - March 1931 - p.41
(3) U. S. Census - 1920 - Vol. V - p.114
(4) U. S. Census - Vol. III - Part 2 - p.1154
CHAPTER III
HISTORY OF AND PRESENT SITUATION IN REGARD TO
METING THE PROBLEM OF THE NEELY AGED

The principle is now accepted that society shall
support the destitute rather than let them die. Kelso
points out that this is a principle based upon sympathy
rather than reason, but, nevertheless, is a part of the
philosophy of civilization. (1)

As is true of other types of dependents, the
aged poor first received aid from the church. Alms were
given the indigent old at the monastery at first, and
later there was evolved a system of visiting these de-
dpendents in their homes and giving relief.

In the medieval days, there was no state, or
public relief. The church, then the spiritual side of
the government, had the sole responsibility for the
destitute. (2) Prior to the time of the Reformation,
hospitals in which the aged, as well as other groups of
dependents, were cared for were established in connection
with religious houses. England in the time of
Elizabeth contained more than seven hundred and fifty
such hospitals. (3)

When corruption began to invade the church and
ecclesiastical care and relief became less adequate,

(1) Kelso, Robert W., The Science of Public Welfare -
pp. 208-9
(2) Ibid - p. 37
(3) Ibid
the problem of the aged poor, along with that of other dependent groups, became urgent. This fact, together with certain economic conditions, caused the beggary which came to be such a menace to the society of fifteenth century England. (1) Begging became a trade - an art.

To meet the situation the first English Poor Laws were passed in fifteen hundred and seventy two. The attitude of the English toward the dependent class was: "first - repression, taking form in the statutes of laborers and the numerous provisions aimed at the suppression of vagrancy; second - recognition, through the licensing of wanderers to beg and the permission of government for voluntary efforts at teaching the young, helping the sick and giving alms to the poor; and third - the actual assumption by the government of the duty of relieving the poor and all others in distress." (2) The first poor laws attempted to meet the situation through repressive measures. The results were anything but good. Vagrancy did not cease suddenly when they penalty of death was imposed. Aged beggars, faced with the fear of the state on one hand and the fear of starvation on the other, continued to ply their trade.

(1) Kelso, Robert W., the Science of Public Welfare - pp. 806-9
(2) Ibid. - p. 81
In sixteen hundred and one, we have a "crystallizing philosophy" of public responsibility toward the aged and other groups of dependents.(1) The Statute 43 Elizabeth I, enacted in that year, is the embodiment of the Elizabethan system of public poor relief. This law went so far as to create officers to administer poor relief and to establish their duty to the state and to the poor.(2) The dependent classes as recognized in the statute were:

1. The children of parents unable to keep or care for them.
2. Adults with no means of support and no trade.
3. The lame.
4. The impotent.
5. The old.
6. The blind.
7. Inmates of public prisons.(3)

The old, defined as dependents by this statute, were to be relieved with the other classes by church wardens and two or more "substantial householders" of each parish who were to act as "overseers of the poor".(4)

Just as the colonists who came to America from England brought with them the mother tongue, so they brought English tradition and English law. This statute of sixteen hundred and one has formed the basis of many of the poor relief statutes in the United States.

As is true in the settling of any new country,

(1) Belno, Robert W., The Science of Public Welfare-p.31
(2) Ibid
(3) Ibid - p.32
(4) Ibid
the colonists found no immediate problem of care for the aged. Adventure made its strongest appeal to those in the younger age groups. The aged in our population did not become a major social problem until the last century.

When the colonists first began to recognize their duty to the old in the population and to the other dependent classes, they looked to England as a model to follow. They borrowed from her the almshouse system. The almshouse became the fundamental institution in America for poor relief. (1) It was in this institution that the guarantee to the destitute against starvation was housed. In speaking of the almshouse, Warner says: "During the first stage of its development, it acts as the charitable catch-all for the community. Idiots, epileptics, incurables, incompetents, the aged, abandoned children, foundlings, women for confinement, and a considerable number of the insane, the blind, the deaf and dumb and all dumped together into some old farm house that has been bought by the authorities, and put to this use. The public then goes on its way, and thinks as little about the situation as possible, only grumbling annually at the expense perhaps, when it happens to read public accounts." (2) 

(1) Warner, Anna S., American Charity — p.185; last of (2) Ibid — p.187

(2) Bennett, C. W., Story of College in the West Virginia
It has been said, and rightly, that in some states paupers were sent to convict camps while in others criminals were sent to the poorhouse. (1)

Reform came slowly to the almshouse. The first group to be taken from its number of inmates was the criminal and delinquent. The state saw the necessity of removing this element for the protection of society both within and without the institution. Next came the movement to provide more adequate types of care for dependent children. Children were taken for placement in state or private orphanages, then later in foster and boarding homes. Hospitals were built to house those mentally deficient. State, County and city hospitals took a great number of the group who were in need of medical care, and later, religious, fraternal, industrial or private groups started the establishment of homes for the aged poor. This aged group of dependents has been the last to be cared for adequately by society, however, they were no anti-social body, as were the criminals; they did not threaten to bear defective offspring, as did the mental defectives; they did not arouse the feeling of sympathy as did the ill and infirm; they did not threaten a future society with anti-social behavior as did children brought up with little care and education, or offer the future possibilities that the same group did in view of more specialized treatment - hence the aged were the last of all.
the dependent group to be considered.

Even as late as 1930 it was estimated that one half of those in almshouses throughout the country were dependent aged. We can not point to definite figures showing increase in the proportion since that date, but it may safely be said that it is no less. (1)

Almshouse care is not adequate for our aged. The word "poorhouse" has become the "threatening symbol of humanity's greatest depredation". (2) It has been said that, "The state is twice the debtor to every generation that passes. it is the debtor for the material civilization which the fathers have built up and transmitted to the present; and it is the debtor for the personal sacrifices which the fathers have made in insuring to the new generation a better educational and social equipment than their own had known". (3) Certainly it is true that in the same way in which we are debtors for our present-day civilization to all the ages that have preceded our own, we have an obligation to the old in our group who have so recently determined our society.

Today we find the following securities existing in behalf of old age: private savings accounts and insurance, industrial pensions, pensions and homes controlled by various trade unions, fraternal and miscellaneous

(2) Beman, L. T., Selected articles on old age pensions - p.108
(3) Fraternal Order of the Eagles, The Justice and Economy of Old Age Pensions - p.161
organizations, public service retirement systems, military pensions and soldier's and sailor's homes, minister's pensions and homes established by religious or nationality groups, state homes, almshouses, private and public charity, and finally, national and state old age pension or insurance legislation and unemployment insurance. (1)

1. Savings

In an exhaustive research made in 1928, comparing the annual earnings of a representative group of workers year by year from 1920 to 1929 with the income necessary to maintain a minimum of health and decency during each of these years, Abraham Epstein concludes that "not even during the last few years of unprecedented national prosperity did the wages of great masses of the American workers permit them to live upon the standard generally set by students and government authorities as necessary for a minimum of health and decency". (2)

That period of prosperity is over, and in 1934 we are in the throes of a world-wide economic depression. Wages have begun to decline from their already inadequate level to one of bare subsistence. Indeed the problem of making a living is such a desperate one that governmental

(1) Calloway, "co. B., Public Old Age Pensions - p.576 et seq.
(2) Warner, Queen and Harper - American Charities and Social Work - p.441
measures are being enacted to insure the worker's protection. In June 1938 by action of President Roosevelt and Congress, the National Industrial Recovery Act was enacted. Codes of certain industries were formulated to effect at least the minimum pay of twelve dollars and a half per week to employees. (1) Had not lower wages than this stipulated amount been the policy of these industries, fairly generally anyway, there would have been no need of such an act. The last eight months have witnessed fights waged against this policy, openly or secretly, by establishments who would not, or could not, comply with the minimum wage scale as set up in their particular code.

In view of low wages, therefore, we see the improbability of individuals saving money for their old age, either through banks or insurance companies. Indeed "thrift is a desirable habit for those who receive a wage that makes saving a possibility - but becomes a mockery in the homes of the poor, and 'saving' an economic falsehood". (2)

B. Industrial Pensions

Industrial pensions have not been a great factor in the care of the aged in this country. While some of the larger and wealthier plants, e.g. Henry Ford's

---

2. Pennsylvania Commission on Old Age Pensions - Report March 1919 - p. 111
Automobile factory, have established a system of pensions to which workers can look for security in old age, this is far from general. There are no available accurate statistics as to what extent industry takes the responsibility for the care of those in her ranks who have become too old to work. According to the report of the National Industrial Conference Board in 1924, a survey made by them of 215 industries, showed that there were 2,315,512 men covered by old age pensions plans, and in 164 of these plants 35,333 aged workers were receiving pensions. While this survey was not representative of all types of industry or of all sections of the country and so is not a fair picture of the situation, it nevertheless shows the possibilities under such a system.(1)

Industrial pensions are of two major types: first, the type in which the worker contributes financially to the plan; second, the type in which he has no part other than the general cooperation in work and the like. In some countries the government, the industry, and the individual each contribute to the pension fund. In other instances the industry and the state assume the entire responsibility. In this country, however, there is no support of industrial pensions by the state, and the contributions are limited to those of the worker and his employer, or simply to those of the employer. According

to the plan of industrial pensions there is usually an arbitrary number of service years and age limit, under which employees are not eligible to the consideration; cooperative working spirit is also a general requisit.

3. Trade Unions and Fraternal Orders

Trade unions, according to the Bureau of Vital Statistics, in 1929 supported five homes for the aged in the United States. (1) In 1930 the twelve labor organizations in the United States that were paying old age pensions had 13,049 pensioners and disbursed $3,405,180 for the purpose. By 1933 there were fifteen such organizations paying this form of benefit, the total so paid aggregating $6,935,162. No data is available as to the number of pensioners of individual unions. (2) There are 101 homes for the aged reported running under the auspices of various fraternal orders throughout the country. See Table 1. There were thirty-five homes for this same group under the control of other unlisted organizations.

(2) By personal letter from Issidor Lubin, Commissioner of Labor Statistics, U. S. Department of Labor
<table>
<thead>
<tr>
<th>Organization</th>
<th>Total number of homes</th>
<th>Number reporting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ben-Hur</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Elks</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Knights of Demos</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Knights of Malta</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Knights of Pythias</td>
<td>12</td>
<td>11</td>
</tr>
<tr>
<td>Macabees</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Masons</td>
<td>38</td>
<td>34</td>
</tr>
<tr>
<td>Moose</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Neighbors of Woodcraft</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Odd Fellows</td>
<td>47</td>
<td>42</td>
</tr>
<tr>
<td>Orangemen</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Patriotic Order of Sons of America</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Red Men</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Security Benefit Association</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Foresters of America</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Knights of the Golden Eagle</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Sons of Hermann</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>111</strong></td>
<td><strong>102</strong></td>
</tr>
</tbody>
</table>

*There is no available information regarding pensioners of fraternal orders.*

The above table shows 111 homes for the aged under the auspices of fraternal organizations. Of this number 101 reported having a capacity of 10,642 with an average number in residence of 7,526 and ran at an annual cost of operation of $3,247,575.


4. Public Service Retirement

There is no existing federal law under which pensions may be granted to a person solely on account of advanced age or needy circumstances.(1) In some branches of governmental employment, however, under certain stipulations employees are eligible to be retired. Aside from this number who are retired from federal public service, there are many, formerly in public employ, who, having become superannuated, receive compensation by state, county, or city ruling.

5. Military Pensions and Soldiers' and Sailors' Homes

The subject of pensions for military service is not new. Although we do not know the exact amount that the government has spent in pensions for soldiers, we do know that from 1790 through 1926 the Federal government paid in pensions to her soldiers, a total of $7,661,546,557.18. (2) Old age alone does not entitle a soldier to a pension. However, many receiving pensions are in the old age group. (3) There are seven homes in the United States, run by the government, for the care of aged soldiers and sailors. (4)

---

(1) By personal letter from W. C. Black, Chief Clerk, Veteran's Administration, Washington, D.C., March 1934
(2) Rosen, L.T., Selected Articles on Old Age Pension - p.91
(3) Rosen, L.T., Selected Articles on Old Age Pension - p.91
6. **Minister's Pensions and Denominational Homes for the Aged**

Many religious denominations have organized systems for pensioning their superannuated ministers. The results of a survey made of the situation by the Bureau of Vital Statistics was published in 1929 in the Monthly Labor Review. Table VI is taken from that publication. (1)

### Table VI

<table>
<thead>
<tr>
<th>Religious denomination</th>
<th>Number in receipt of benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adventist, Seventh Day: Sustentation</td>
<td>840</td>
</tr>
<tr>
<td>Congregational</td>
<td>873</td>
</tr>
<tr>
<td>Latter-Day Saints</td>
<td>45</td>
</tr>
<tr>
<td>Methodist (North)</td>
<td></td>
</tr>
<tr>
<td>Pensions, regular service</td>
<td>8,580</td>
</tr>
<tr>
<td>Pensions, supply service</td>
<td>1,900</td>
</tr>
<tr>
<td>Methodist (South)</td>
<td>2,573</td>
</tr>
<tr>
<td>Moravian (Northern Province)</td>
<td>49</td>
</tr>
<tr>
<td>Presbyterian (North)</td>
<td>400</td>
</tr>
<tr>
<td>Protestant Episcopal:</td>
<td></td>
</tr>
<tr>
<td>Retiring fund</td>
<td>277</td>
</tr>
<tr>
<td>Pension fund</td>
<td>1,800</td>
</tr>
<tr>
<td>Reformed</td>
<td>14</td>
</tr>
<tr>
<td>Unitarian</td>
<td>62</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>14,806</strong></td>
</tr>
</tbody>
</table>

The above table shows that 14,806 aged Ministers received $5,594,062 in pensions from Religious Denominations, and that the average allowance for the year was $378.00.

---

In 1929 religious organizations maintained 475 homes for the aged in this country, while various nationality control ill. (1)

The following tables give the list of the homes for the aged controlled by religious organizations, distributed as to denomination and state of location.

### TABLE VII

DISTRIBUTION BY DENOMINATION OF HOMES FOR THE AGED CONTROLLED BY RELIGIOUS GROUPS (2)

<table>
<thead>
<tr>
<th>Sponsoring organisation</th>
<th>Total number of homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adventist, Seventh Day</td>
<td>1</td>
</tr>
<tr>
<td>Apostolic Christian</td>
<td>1</td>
</tr>
<tr>
<td>Baptist</td>
<td>20</td>
</tr>
<tr>
<td>Christian</td>
<td>6</td>
</tr>
<tr>
<td>Christian Science</td>
<td>1</td>
</tr>
<tr>
<td>Congregational</td>
<td>5</td>
</tr>
<tr>
<td>Disciples of Christ</td>
<td>2</td>
</tr>
<tr>
<td>Evangelical</td>
<td>5</td>
</tr>
<tr>
<td>Evangelical Synod</td>
<td>0</td>
</tr>
<tr>
<td>Friends</td>
<td>4</td>
</tr>
<tr>
<td>German Baptist</td>
<td>13</td>
</tr>
<tr>
<td>Latter Day Saints</td>
<td>2</td>
</tr>
<tr>
<td>Lutheran</td>
<td>47</td>
</tr>
<tr>
<td>Mennonite</td>
<td>3</td>
</tr>
<tr>
<td>Methodist</td>
<td>45</td>
</tr>
<tr>
<td>Moravian</td>
<td>4</td>
</tr>
<tr>
<td>Presbyterian</td>
<td>20</td>
</tr>
<tr>
<td>Protestant Episcopal</td>
<td>59</td>
</tr>
<tr>
<td>Reformed Church in the United States</td>
<td>2</td>
</tr>
<tr>
<td>River Brethren</td>
<td>0</td>
</tr>
<tr>
<td>Roman Catholic</td>
<td>166</td>
</tr>
<tr>
<td>Scandinavian Evangelical</td>
<td>2</td>
</tr>
<tr>
<td>United Brethren</td>
<td>0</td>
</tr>
<tr>
<td>Universalist</td>
<td>4</td>
</tr>
<tr>
<td>Unidentified</td>
<td>14</td>
</tr>
<tr>
<td>Joint church</td>
<td>13</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>419</strong></td>
</tr>
</tbody>
</table>

(1) Homes for the Aged - Monthly Labor Review - March 1929
(2) Ibid - p.13
TABLE VII - cont.

<table>
<thead>
<tr>
<th>Sponsoring organization</th>
<th>Total number of homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religious philanthropic organizations:</td>
<td></td>
</tr>
<tr>
<td>Jewish</td>
<td>42</td>
</tr>
<tr>
<td>King's Daughters</td>
<td>11</td>
</tr>
<tr>
<td>Salvation Army</td>
<td>1</td>
</tr>
<tr>
<td>Volunteers of America</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>55</td>
</tr>
<tr>
<td>Religious fraternal</td>
<td></td>
</tr>
<tr>
<td>Grand total</td>
<td>475</td>
</tr>
</tbody>
</table>

These 475 homes, reported a capacity of 31,379; had an average of 27,298 residents, and operated at an annual cost of $8,049,997.

TABLE VIII

<table>
<thead>
<tr>
<th>State</th>
<th>Total number of homes</th>
<th>State</th>
<th>Total number of homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>1</td>
<td>Missouri</td>
<td>13</td>
</tr>
<tr>
<td>California</td>
<td>25</td>
<td>Nebraska</td>
<td>6</td>
</tr>
<tr>
<td>Colorado</td>
<td>2</td>
<td>New Hampshire</td>
<td>6</td>
</tr>
<tr>
<td>Connecticut</td>
<td>12</td>
<td>New Jersey</td>
<td>23</td>
</tr>
<tr>
<td>Delaware</td>
<td>2</td>
<td>New York</td>
<td>33</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>11</td>
<td>North Carolina</td>
<td>2</td>
</tr>
<tr>
<td>Florida</td>
<td>1</td>
<td>Ohio</td>
<td>25</td>
</tr>
<tr>
<td>Georgia</td>
<td>4</td>
<td>Oregon</td>
<td>2</td>
</tr>
<tr>
<td>Idaho</td>
<td>1</td>
<td>Pennsylvania</td>
<td>50</td>
</tr>
<tr>
<td>Illinois</td>
<td>42</td>
<td>Rhode Island</td>
<td>5</td>
</tr>
<tr>
<td>Indiana</td>
<td>14</td>
<td>South Carolina</td>
<td>7</td>
</tr>
<tr>
<td>Iowa</td>
<td>10</td>
<td>South Dakota</td>
<td>1</td>
</tr>
<tr>
<td>Kansas</td>
<td>7</td>
<td>Tennessee</td>
<td>3</td>
</tr>
<tr>
<td>Kentucky</td>
<td>7</td>
<td>Texas</td>
<td>6</td>
</tr>
<tr>
<td>Louisiana</td>
<td>6</td>
<td>Vermont</td>
<td>2</td>
</tr>
<tr>
<td>Maine</td>
<td>2</td>
<td>Virginia</td>
<td>6</td>
</tr>
<tr>
<td>Maryland</td>
<td>17</td>
<td>Washington</td>
<td>5</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>22</td>
<td>Wisconsin</td>
<td>16</td>
</tr>
<tr>
<td>Michigan</td>
<td>15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minnesota</td>
<td>29</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mississippi</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>475</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(1) Homes for the Aged O Monthly Labor Review O March 1929 p.14
7. State Homes

Many states have official State Homes for the aged. According to the survey made by the bureau of Vital Statistics, there were forty eight such homes in operation in 1929.(1)

8. Almshouses

Almshouses still exist in great numbers. Although we have no accurate figures as to the exact number of state, county, or city almshouses, yet according to a report made in 1923, there were 42,000 persons over 65 years of age being cared for in various almshouses throughout the country.(2) During the five years preceding the depression the poor house population increased steadily.(3) It is a safe speculation that this number has increased greatly since 1929.

9. Private and Public "Charity"

Private homes for the care of the aged number 850.(3) It is impossible to estimate the number of aged persons cared for in private and public "outdoor relief", but we do know that the work carried on by agencies offering this type of assistance is extensive.

10. Old Age Insurance

Old age insurance legislation was first passed in

(1) Care of the Aged in the United States - Monthly Labor Review - May 1929 - p.419
(2) Ibid
Germany. That country, in 1889, adopted a national policy of pensioning her aged. In 1891, two years later, Denmark followed suit with similar security, termed old age pensions.(1)

There is no difference in the purpose and actual benefit derived from the two systems of protection. Both aim at old age security. Both provide for a stipulated amount that persons shall receive upon reaching a definite age. Both have as their goal independence of the aged. Both see almshouse care as undesirable and inadequate and seek to make it possible for the aged to continue their accustomed mode of life, without the threatening danger of being dragged down to poorhouses to spend the remainder of their days, and without being compelled to ask for assistance from charities. There are two general types of insurance, voluntary and compulsory. In the first it rests with the individual or with the establishment whether or not he shall be insured against old age inefficiency; in the second all persons are forced to provide themselves with this protection. There are two types of old age pensions also; first the contributory, and second, the non-contributory. In the first type the employee contributes financially to the plan. Equal amounts may also be contributed by the state and the em
ployer, although in most instances the employer is the only other supporter. In non-contributory pensions, the entire responsibility rests upon the state and the employer, or solely upon the employer. The individual makes no financial contribution.

**Table IX** gives the countries which have national old age pensions or insurance legislation, states the type of assistance given by each, and the year that the legislation was passed.

There is no national legislation in the United States providing for general old pensions, old age insurance, or unemployment insurance. The first state bill providing old age pensions was introduced in 1903 in Massachusetts. This bill did not pass, and no law providing for old age assistance was enacted until 1914, when Arizona passed one. The untimely fate of this was to be declared unconstitutional by the Arizona Supreme Court. (1) In 1921 there was not even one state in the United States having on its statute books any state act providing for any type of legislation for old age security. At that time, due in the main to the efforts of the Fraternal Order of the Eagles, a movement was started to secure legislation for this social reform in the United States. The first state in this country to enact a law providing for old age pensions was Montana. Such a law passed the Montana legislature in 1923. (2)

---

(1) *Old Age Dependency* - monograph p.2, Metropolitan Life Insurance Co. - p.29

(2) *Old Age Pension Systems in the U.S.* - Public Welfare Department
<table>
<thead>
<tr>
<th>Country</th>
<th>Type of Security</th>
<th>Year Legislation Passed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Great Britain</td>
<td>Non-contributory and contributory pension</td>
<td>1908</td>
</tr>
<tr>
<td>Australia</td>
<td>Non-contributory pension</td>
<td>1908</td>
</tr>
<tr>
<td>New Zealand</td>
<td>&quot;</td>
<td>1913</td>
</tr>
<tr>
<td>Argentina</td>
<td>Compulsory old age insurance</td>
<td>1923</td>
</tr>
<tr>
<td>Austria</td>
<td>Compulsory &quot; &quot; &quot; &quot;</td>
<td>1909</td>
</tr>
<tr>
<td>Belgium</td>
<td>Non-contributory pension</td>
<td>1920</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>Contributory insurance</td>
<td>1924</td>
</tr>
<tr>
<td>Chile</td>
<td>&quot;</td>
<td>1924</td>
</tr>
<tr>
<td>Czecho-Slovakia</td>
<td>&quot;</td>
<td>1924</td>
</tr>
<tr>
<td>Denmark</td>
<td>Non-contributory old age pension</td>
<td>1891*</td>
</tr>
<tr>
<td>France</td>
<td>Contributory pension</td>
<td>1910</td>
</tr>
<tr>
<td>Germany</td>
<td>&quot;</td>
<td>1869**</td>
</tr>
<tr>
<td>Greece</td>
<td>&quot;</td>
<td>1922***</td>
</tr>
<tr>
<td>Iceland</td>
<td>Voluntary old age insurance</td>
<td>1909</td>
</tr>
<tr>
<td>Italy</td>
<td>Contributory insurance</td>
<td>1919</td>
</tr>
<tr>
<td>Jugo-Slavia</td>
<td>&quot;</td>
<td>1922</td>
</tr>
<tr>
<td>Luxemburg</td>
<td>&quot;</td>
<td>1911</td>
</tr>
<tr>
<td>Norway</td>
<td>Non-contributory pension</td>
<td>1925****</td>
</tr>
<tr>
<td>Portugal</td>
<td>Compulsory old age pension</td>
<td>1919</td>
</tr>
<tr>
<td>Spain</td>
<td>Voluntary insurance</td>
<td>1908</td>
</tr>
<tr>
<td>Sweden</td>
<td>Compulsory insurance</td>
<td>1913</td>
</tr>
<tr>
<td>Switzerland</td>
<td>&quot;</td>
<td>1916</td>
</tr>
<tr>
<td>(Clerus canton)</td>
<td>&quot; contributory insurance</td>
<td>1916</td>
</tr>
</tbody>
</table>

* First to start
** First national compulsory law for old age insurance
*** Not operating - only by royal decree
**** Not in force

---

(1) Brown, E. T., Selected Articles on Old Age Pensions
Tables X and XI show the countries having federal legislation for unemployment insurance. (1)

### TABLE X

<table>
<thead>
<tr>
<th>Country</th>
<th>Number Persons Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austria - Queensland</td>
<td>157,000*</td>
</tr>
<tr>
<td>Austria</td>
<td>1,300,000*</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>227,000</td>
</tr>
<tr>
<td>Germany</td>
<td>16,738,000</td>
</tr>
<tr>
<td>Great Britain &amp; Northern Ireland</td>
<td>12,100,000</td>
</tr>
<tr>
<td>Irish Free State</td>
<td>284,000</td>
</tr>
<tr>
<td>Italy</td>
<td>2,600,000*</td>
</tr>
<tr>
<td>Poland</td>
<td>1,032,000</td>
</tr>
<tr>
<td>Switzerland (9 Cantons)</td>
<td>150,000*</td>
</tr>
<tr>
<td>U. S. S. R.</td>
<td>10,000,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>44,682,000</strong></td>
</tr>
</tbody>
</table>

*Estimate

### TABLE XI

<table>
<thead>
<tr>
<th>Country</th>
<th>Number Persons Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Belgium</td>
<td>628,000</td>
</tr>
<tr>
<td>Czecho-Slovakia</td>
<td>1,129,000</td>
</tr>
<tr>
<td>Denmark</td>
<td>288,000</td>
</tr>
<tr>
<td>Finland</td>
<td>?</td>
</tr>
<tr>
<td>France</td>
<td>200,000</td>
</tr>
<tr>
<td>Netherlands</td>
<td>388,000</td>
</tr>
<tr>
<td>Norway</td>
<td>43,000</td>
</tr>
<tr>
<td>Switzerland (14 Cantons)</td>
<td>165,000</td>
</tr>
</tbody>
</table>

(1) See, L. T., *Selected Articles on Old Age Pensions*, p. 41 et seq.
With the passing of the Montana pension law the public gradually became educated to the need of similar state systems and one by one bills providing this were introduced into state senates. Some failed. Today, twenty eight states have legislation providing for old age pensions. The following table, reprinted in part from the Public Welfare News, shows the states of this country which have old age pension legislation and at what age the person is eligible to this assistance. (1)

<table>
<thead>
<tr>
<th>STATE</th>
<th>AGE</th>
<th>STATE</th>
<th>AGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arizona</td>
<td>70</td>
<td>Nebraska</td>
<td>65</td>
</tr>
<tr>
<td>Arkansas</td>
<td>70</td>
<td>Nevada</td>
<td>65</td>
</tr>
<tr>
<td>California</td>
<td>70</td>
<td>New Hampshire</td>
<td>70</td>
</tr>
<tr>
<td>Colorado</td>
<td>65</td>
<td>New Jersey</td>
<td>70</td>
</tr>
<tr>
<td>Delaware</td>
<td>65</td>
<td>New York</td>
<td>70</td>
</tr>
<tr>
<td>Idaho</td>
<td>65</td>
<td>North Dakota</td>
<td>68</td>
</tr>
<tr>
<td>Indiana</td>
<td>70</td>
<td>Ohio</td>
<td>65</td>
</tr>
<tr>
<td>Kentucky</td>
<td>70</td>
<td>Oregon</td>
<td>70</td>
</tr>
<tr>
<td>Maine</td>
<td>65</td>
<td>Pennsylvania</td>
<td>70</td>
</tr>
<tr>
<td>Maryland</td>
<td>65</td>
<td>Utah</td>
<td>65</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>70</td>
<td>Washington</td>
<td>65</td>
</tr>
<tr>
<td>Michigan</td>
<td>70</td>
<td>West Virginia</td>
<td>65</td>
</tr>
<tr>
<td>Minnesota</td>
<td>70</td>
<td>Wisconsin</td>
<td>70</td>
</tr>
<tr>
<td>Montana</td>
<td>70</td>
<td>Wyoming</td>
<td>65</td>
</tr>
</tbody>
</table>

(1) Old Age Pensions in the United States - Public Welfare News - February 1936 - p.2
CHAPTER IV

CARE OF THE DEPENDENT AGED IN VIRGINIA AND RICHMOND

The Situation in Virginia

It is impossible to establish the extent to which individuals in Virginia have been able to provide for their own old age through private savings or insurance. Even though we knew the exact number in the state depending upon assistance from either public or private relief agencies, or institutional care, we still could not know the number of the aged receiving aid from friends or relatives. We do know that in the last five years, generally, people have found it increasingly difficult to meet daily expenses, and impossible, in most instances, to save for their old age.

Industrial pensions have never been accepted as a state policy. The Commonwealth of Virginia has no legislation providing for this system, compulsory or voluntary. A bill was proposed in the state senate in 1930 to authorize and empower corporations to grant such pensions to their former officers and employees, but this bill was not passed. (1) The Secretary of the Virginia Manufacturers Association states that while it is possible that some few individual plants in the state may have adopted policies providing for old age industrial pensions, no such plants are known to him. (2) There is no report as to

(1) Senate Bill 245 - Commonwealth of Virginia, 1930
(2) Statement of Frank Latham, Secretary Virginia Manufacturers Association
the existence of any such plants at the Virginia State Department of Labor.(1) While it is not known to what extent laborers in Virginia are receiving old age benefits from their trade unions, we do know that these unions support no homes located in this state for the care of the aged among their members.(2) Several fraternal organizations have homes in Virginia for the aged members of their orders. The Masons own and control an Eastern Star Home located in Richmond, Va. for aged women of that order. In 1930 this home reported to the State Department of Public Welfare as having three inmates. In March of 1934 this number had increased to nineteen.(3)

The Benevolent and Protective Order of the Elks has its National Elks' Home in Bedford, Virginia. In 1933 there were 395 aged persons cared for there, that number being drawn from members of the organization over the whole nation.(4)

The Knights of Damon have a major interest in the Afro-American Home for the Aged, located in Richmond. In 1929 there were twenty five colored inmates in the institution.(2)

The United Order of the Tents, in 1932, reported

(1) Statement of E. H. Barker, Research Department, Virginia State Department of Labor
(3) Statement of Miss Louise Price, Bureau of Finance and Statistics, Virginia State Department of Public Welfare
(4) 23rd and 24th Annual Report of the State Department of Public Welfare of Virginia - p. 108
eight aged colored people receiving home care at their
institution in Hampton, Virginia. (1)

There is no available estimate as to the number
of persons in Virginia receiving old age benefits from
fraternal orders, outside of institutional care. (2)

Some few miscellaneous organisations throughout
the state provide assistance for their members. In many
localities groups such as the policemen and firemen have
formed organisations for old age pensions. Those in the
public service employment of the Commonwealth of Virginia
are not eligible for pensions and retirement upon be-
coming superannuated. A bill was introduced into the
State Senate in 1930 "to provide a system of disability
and retirement pensions for the employees of the state
and its political divisions, including financial provi-
sions therefor with an arrangement for the financial co-
operation of political divisions, and provisions for
merging the state teachers' pension system and other
pension systems with the state system." (3) This bill
did not pass.

Teachers in the public schools in Virginia, by an
act of 1910, receive state retirement pensions under cer-
tain specified conditions. The following extracts are
taken from the "Retired Teachers' Law:

(1) 23rd and 24th Annual Report of the State Department of
    Public Welfare of Virginia - p108
(2) Letter from Isador Lubin, U.S. Department of Labor
    Statistics - March 29, 1934
(3) Senate Bill #839 - Commonwealth of Virginia - 1930
Section 787. Who may be retired and pensioned.
Any person, not including the division superintendents, who has taught in the public schools of this State, may make application to be retired and pensioned under the provisions of this chapter, provided his case is under either of the two following classifications:
Class "A" shall include every person who has taught in the public schools of this state an aggregate of at least twenty years and who has maintained a good record and by reason of mental or physical infirmity or old age is incapable of rendering efficient service as a teacher.
Class "B" shall include every person who has taught in the public schools of this State for an aggregate of at least thirty years and who has maintained a good record and has reached the age of 58 years, if a man, and 60 years if a woman.

Section 794. What pensions to be paid.
The State Board of Education shall quarterly, on the first day of January, April, July and October of each year, issue its warrants on the said fund .... for the benefit of each person whose name has been placed on the said list for the quarter immediately preceding the time of payment for the sum equal to one-eighth of the average annual salary earned by such person during the last five years he was a teacher in the public schools of this State. .... In no event, however, shall any quarterly pension exceed the sum of one hundred dollars, but, any person whose average annual salary during the last five years he was a teacher in the public schools of this State, equaled or exceeded one thousand dollars may receive a quarterly pension as much as one hundred and twenty-five dollars......

The number on this pension list in July 1933 was nine hundred and ninety nine. (2) The amount of money needed to provide pensions for this number is $70,000

(1) Application for pension - Form R.T. #1, State Board of Education
(2) Bulletin State Board of Education, September 1933 - p.118
quarterly or $280,000 yearly. There are two sources which supply this fund. First, one per cent of each teacher's monthly salary is diverted to it, and second, the State Legislature makes yearly appropriations.(1)

The State Legislature in July of 1933 voted for a cut of 20% in the amount paid for pensions, and in October followed this with another cut of 30%, making the pension actually half of what it was stipulated to be in 1910.(2) The appropriation for 1933-34 from the general assembly was $14,000; teachers in the public school systems contributed $1,200,000 from their salaries; the total fund for the year being, therefore, $146,000, while the total amount that would today be needed to meet the expenses of the system as it was set up in 1910, it has been stated, is $70,000 quarterly, $280,000,(3) $134,000 more than is available.

In Richmond, Virginia there are 38 retired public school teachers receiving pensions. These pensions, paid quarterly, range in amount from $25.60 to $125.00,(4)

The number of Virginia soldiers receiving federal pensions is not known to us. The National government does, however, support the Veteran's Administration Home in Hampton, Virginia. This institution cares for disabled

(1) Statement of Office of the State Board of Education,
(2) Ibid.
(3) Ibid.
or aged men honorably discharged from the United States Army or Navy. In 1933 there were 1,537 men being cared for there. (1)

The Robert E. Lee Soldiers' Camp in Richmond, Virginia, provides institutional care for aged Confederate soldiers. This camp is supported through state appropriations, and in 1933 housed fifty-seven old soldiers. (2)

In 1930 a bill was introduced in the Virginia Senate to grant pensions to those who served in the Civil War or to their widows. This was never enacted. (3)

There is also a home for needy Confederate women located in Richmond, Virginia and operated, in the main, through state appropriations. In 1932 there were forty-four inmates in this home. (4)

Ministers in this state who are too old to serve, in some instances receive pensions from their churches. There is no report as to the extent of pensions of this type. The State Department of Public Welfare reports that there are five homes for the aged existing in the state: under the auspices of various religious bodies. Sunnyside Home, in Danville, Virginia, is operated by the Presbyterian Church and is open to aged women of that denomination. In 1933 there were 26 women living there.

(1) 23rd and 24th Report of the State Department of Public Welfare of Virginia - pp. 109-12
(2) Ibid - p. 112
(3) Senate Bill 676, Commonwealth of Virginia - 1930
(4) 23rd and 24th Report of the State Department of Public Welfare of Virginia - pp. 111-12
In Richmond, Virginia, there are four homes of this nature. The Baptist Home for Aged Women reported twenty-nine inmates in 1932. There were ten aged persons being cared for in the Hebrew Home for the Aged and Infirm in that same year. The Protestant Episcopal Church Home had sixty aged women of that church in its care in 1932. In 1933, St. Sophia's Home, conducted by the Little Sisters of the Poor, of the Catholic Church, cared for one hundred and ninety aged persons. (1)

According to the State Department of Public Welfare there are no homes for the aged in Virginia which are operated by nationality groups. (2)

The Commonwealth of Virginia has one State Home for Incurables, located at Richmond, Virginia. While admittance is granted to those 18 years old and over having an incurable disease, the greater portion of their inmates are aged. In 1932 there were ninety inmates in this institution. (3)

**Table III** gives the name, location, capacity, number of inmates, expenditures, and cost per person for all the homes in the state giving care to the aged, not including the almshouses, for the fiscal year 1932. (4)

---

(1) 23rd and 24th Report of the State Department of Public Welfare of Virginia - pp. 108-16
(2) Ibid - p. 133
(3) Ibid - p. 113
(4) Ibid - pp. 108-14

Continued
<table>
<thead>
<tr>
<th>LOCATION - NAME</th>
<th>CAPACITY</th>
<th>No. IN</th>
<th>EXPENSE</th>
<th>Cost Per Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alexandria</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anne Lee Memorial Home for the Aged</td>
<td>16</td>
<td>15</td>
<td>3,600.00</td>
<td>240.00</td>
</tr>
<tr>
<td>Bedford</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elk's National Home</td>
<td>420</td>
<td>400</td>
<td>160,000.00</td>
<td>400.00</td>
</tr>
<tr>
<td>Charlottesville Home for the Aged</td>
<td>22</td>
<td>18</td>
<td>5,000.00</td>
<td>277.77</td>
</tr>
<tr>
<td>Danville</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sunnyside Home</td>
<td>30</td>
<td>27</td>
<td>9,000.00</td>
<td>333.33</td>
</tr>
<tr>
<td>Hampton</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Old Folks and Orphans Home of United Order of the Tents</td>
<td>14</td>
<td>8</td>
<td>2,031.19</td>
<td>253.90</td>
</tr>
<tr>
<td>Veteran's Administrative Home</td>
<td>2172</td>
<td>1112</td>
<td>992,551.16</td>
<td>892.40</td>
</tr>
<tr>
<td>Suffolk</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lydia M. Roper Home</td>
<td>18</td>
<td>18</td>
<td>?</td>
<td></td>
</tr>
<tr>
<td>Mary F. Ballentine Home for the Aged</td>
<td>28</td>
<td>28</td>
<td>?</td>
<td></td>
</tr>
<tr>
<td>Petersburg</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home for Ladies</td>
<td>19</td>
<td>16</td>
<td>8,355.22</td>
<td>522.20</td>
</tr>
<tr>
<td>Portsmouth</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colored Old Folks Home</td>
<td>10</td>
<td>3</td>
<td>150.00</td>
<td>50.00</td>
</tr>
<tr>
<td>Richmond</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Afro-American Old Folks Home</td>
<td>8</td>
<td>20</td>
<td>4,400.20</td>
<td>220.26</td>
</tr>
<tr>
<td>Baptist Home for Aged Women</td>
<td>29</td>
<td>29</td>
<td>?</td>
<td></td>
</tr>
<tr>
<td>Hebrew Home for Aged and Infirm</td>
<td>673</td>
<td>10</td>
<td>2,449.708</td>
<td>296.91</td>
</tr>
<tr>
<td>Richmond Home for Ladies</td>
<td>8</td>
<td>?</td>
<td>?</td>
<td></td>
</tr>
</tbody>
</table>

Continued:
### TABLE XIII - cont'd.

<table>
<thead>
<tr>
<th>LOCATION - NAME</th>
<th>CAPACITY</th>
<th>NO. INMATES</th>
<th>EXPENSE</th>
<th>COST PER PERSON</th>
</tr>
</thead>
<tbody>
<tr>
<td>RICHMOND</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home for Needy Confederate Women</td>
<td>?</td>
<td>44</td>
<td>17,000.00</td>
<td>386.36</td>
</tr>
<tr>
<td>M.E. Lee Soldier's Home</td>
<td>300'</td>
<td>64'</td>
<td>77,137.57</td>
<td>1,205.27</td>
</tr>
<tr>
<td>Richmond Old folks' Home for Colored</td>
<td>25'</td>
<td>5'</td>
<td>966.44</td>
<td>322.15</td>
</tr>
<tr>
<td>Protestant Episcopal Church Home</td>
<td>31'</td>
<td>30'</td>
<td>15,000.00</td>
<td>500.00</td>
</tr>
<tr>
<td>St. Sophia's Home</td>
<td>170'</td>
<td>165'</td>
<td>25,000.00</td>
<td>161.52</td>
</tr>
<tr>
<td>Virginia Home for Incurables</td>
<td>100'</td>
<td>90'</td>
<td>35,085.54</td>
<td>389.84</td>
</tr>
<tr>
<td>Eastern Star Home</td>
<td>80'</td>
<td>19'</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td>3439'</td>
<td>2099'</td>
<td>1,568,061.40</td>
<td></td>
</tr>
</tbody>
</table>

* No financial report

---

Almshouses are used extensively for care of the aged in Virginia. During 1920 there were 3,402 persons cared for in almshouses throughout the state, and the aggregate cost of running them was $510,969.00. By 1932 the number of inmates had increased to 5,584 while the expenditures had decreased to $281,299.80. For the year of 1933 there are no accurate figures for almshouses separate from outdoor relief. (1)

An estimate made in 1925 found that 60 per cent of inmates in almshouses were over fifty years of age. While such a high percentage possibly is not the case at the immediate time, due to the economic depression, nevertheless it is an established fact that a large portion of the total inmates of such institutions are of the older age groups. In March of 1934 there are thirty two county almshouses in the state. The counties having such institutions are: (1)

<table>
<thead>
<tr>
<th>Accomac</th>
<th>Floyd</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bedford</td>
<td>Fluvanna</td>
</tr>
<tr>
<td>Botetourt</td>
<td>Franklin</td>
</tr>
<tr>
<td>Buchanan</td>
<td>Frederick</td>
</tr>
<tr>
<td>Carroll</td>
<td>Warren</td>
</tr>
<tr>
<td>Dinwiddie</td>
<td>Greene</td>
</tr>
<tr>
<td>Highland</td>
<td>Mecklenburg</td>
</tr>
<tr>
<td>Lee</td>
<td>Nelson</td>
</tr>
<tr>
<td>Loudon</td>
<td>Page</td>
</tr>
<tr>
<td>Louisa</td>
<td>Prince Edward</td>
</tr>
<tr>
<td>Mecklenburg</td>
<td>Papatannock</td>
</tr>
</tbody>
</table>

(1) Letter of Mrs. Louise Price, Bureau of Finance and Statistics, Commonwealth of Virginia, State Department Public Welfare
At the same date ten of the largest cities in the state have almshouses operated through city funds. These cities are:

- Danville, Va.
- Harrisonburg, Va.
- Lynchburg, Va.
- Norfolk, Va.
- Petersburg, Va.
- Portsmouth, Va.
- Richmond, Va.
- Roanoke, Va.
- Staunton, Va.

Several counties have combined their resources in some districts, and have secured stock in one home which may more efficiently care for the poor. The names of these district homes, the names of the counties which support them, and the locations are given in the below list:

- "Waynesboro" Waynesboro, Albemarle, Waynesboro Alleghany, Augusta, Bath, Rockbridge, Charlottesville City.
- "Dublin" Craig, Giles, Pulaski, Dublin Montgomery, Roanoke, City of Radford.
- "Chatham" Amherst, Campbell, Halifax, Chatham Henry, Pittsylvania, "Patrick.

"Outdoor" relief, the term applied to all types of assistance given indigent outside of institutions, is of considerable importance in old age care in this state.

"Outdoor" relief is of two types, public and private.

(1) Letter of Miss Louise Price, Bureau of Finance and Statistics, Commonwealth of Virginia, State Department of Public Welfare
(2) Ibid
Many localities have public charity organizations, the purpose of which is to distribute aid to the aged and to other types of dependents. In the past year, due to certain Federal legislation passed to meet the increasing needs which the years of the depression have provoked, the national government has contributed greatly in a financial way to these local organizations. "Outdoor" relief is also offered by many private agencies throughout the state.

Old age pensions are not provided for by any state legislation in Virginia. In 1916 a bill providing for such old age assistance was presented to the State Senate but was defeated. In 1924 the General Assembly authorized a commission composed of one member of the Senate, Alfred C. Smith, and two members of the House, E. R. Fuller and Harry H. Houston, to "Study the question of providing and regulating assistance to destitute persons of this state over the age of 70 years"—and to recommend such legislation as seemed expedient and advisable.(1) The committee, in its report, gave a summary of the general situation as regards old age dependency in this country, and recommended that Virginia follow the other states in passing laws for old age pensions. It was shown that this type of care was less costly than almshouse care, and the

(1) Senate Journal and Documents - 12 - 1926
committee declared it would cost the state $150 per annum per person, as in Montana, while almshouses in Virginia cost the state $199 per annum per person. The administrative cost of old age pensions was shown to be negligible. (1)

Senate Bill #296 was drawn as a result of this report, to provide for and to regulate old age pensions. This bill was first presented in 1925, and has been presented and met defeat each subsequent year. The bill as drawn is as follows:

Senate Bill No. 296

A BILL

Providing for and regulating, subject to certain restric-
tions, limitations and liabilities, assistance to certain aged persons; conferring authority and imposing certain duties upon the State Board of Public Welfare, the county and city boards of public welfare, and upon the judges of the juvenile and domestic relations courts in certain cases; and providing penalties, and making an appropriation.

Patrons - Mr. Montague (by request)

Referred to Committee on General Laws

1. Be it enacted by the General Assembly of Virginia, That in addition to the powers and authority now vested in and the duties now imposed by law upon, the State and

(1) Senate Journal and Documents - 52 - 1926
local boards of public welfare, such boards shall have the powers, exercise the authority and perform the duties imposed by this act; and the State Board of Public Welfare, shall have authority to make such rules and regulations as may be necessary to carry out the provisions herein contained.

2. Subject to the provisions and under the restrictions contained in this act, every person while residing in the Commonwealth shall be entitled to assistance in old age.

3. The amount of assistance shall be fixed with due regard to the condition in each case; but in no case shall it be an amount which, when added to the income of the applicant from all other sources, shall exceed a total of one dollar a day.

4. Old age assistance may be granted only to an applicant who:

(a) Has attained the age of seventy years or upwards.
(b) Has been a citizen of the United States for at least fifteen years before making application for assistance.
(c) Resides in the Commonwealth and (first) has so resided continuously for at least fifteen years immediately preceding the date of application; but continuous residence in the State shall not be deemed to have been interrupted by periods of absence therefrom if the total of such periods does not exceed three years; or, (second) has so resided for forty years, at least five of which have immediately preceded the application. Provided that absence in the service of the Commonwealth, or of the United States, shall not be deemed to interrupt residence in the State if a domicile be not acquired outside the State.
(d) Is not at the date of making application an inmate of any prison, jail, workhouse, insane asylum, or any other public institution.
(e) For six months or more during the fifteen years preceding the date of application for relief, if a husband, has not deserted his wife, or without just cause failed to support her, and his children under the age of fifteen years; if a wife, has not deserted her husband, or without just cause, failed to support each of her children as were under age, and as she was bound to support.
(f) Has not within one year, preceding such application for assistance, been a professional tumbler or beggar.
(g) Has no child, or other person responsible under the law of this State, and found by the county or city board of public welfare or State Board of Public Welfare able to support him.
10. Whenever an application is made for old age assistance, the county or city board of public welfare directly, or through an investigator, shall promptly make investigations, and, after hearing the applicant, if he so request, if it approved the application, shall make a recommendation of the amount of the assistance to be allowed; or, if it disapproves, make a recommendation that no assistance be allowed. The county or city board shall send a copy of the application, its recommendation and the reasons for its decision, to the State Board of Public Welfare, with such supporting papers as it may require. The said State board may thereupon make investigation as it deems fit, through the commissioners of public welfare or through the county or city board making the recommendation, and may direct a rehearing before the county or city board of which the applicant shall have at least ten days notice, and on which he may appear and offer evidence. The State Board of Public Welfare shall decide upon the application and fix the amount of the pension, if any, and its decision shall be final. An applicant whose application for assistance has been rejected, may not re-apply for assistance until the expiration of twelve months from the date of the previous application.

11. For the purpose of any such investigation, the State Board of Public Welfare and the county or city board, shall have the power to compel, by subpoena, the attendance and testimony of witnesses, and the production of books and papers. All witnesses shall be examined on oath, and any member of the State board or the county and city board may administer said oath. If any person fails or refuses to obey such subpoena, the State Board of Public Welfare or county or city board may petition the circuit court of the county or corporation court of the city where the hearing is held.

12. The State Board of Public Welfare shall issue to each applicant to whom assistance is allowed, a certificate for one year, stating the amount of each installment which may be monthly or quarterly as it may desire.

An assistance certificate shall be required for each subsequent year, to be issued by the State Board of Public Welfare after such investigation as it may deem necessary, and the amount of assistance may be changed, if it finds the applicant's circumstances have changed.

13. The assistance of allowed, shall commence on the date named in the certificate, which shall be the first day of the calendar month following that on which the petition was received by the board.
14. If, at any time, during the currency or continuance of an old age assistance certificate, the recipient or the wife or husband of the recipient, becomes possessed of any property or income in excess of the amount allowed by this act in respect to the amount of assistance granted, it shall be the duty of the recipient immediately to notify the county or city board of the receipt and possession of any such property or income, and the county or city board may, on inquiry, and with the approval of the State Board of Public Welfare, either cancel the assistance, or vary the amount thereof, during the period of the certificate. Any excess assistance paid shall be returned to the Commonwealth, and recoverable as a debt due the State.

15. If on the death of any person receiving assistance, it is found that he was possessed of property or income in excess of the amount allowed by this act in respect to the amount of the assistance, double the total amount of the assistance, in excess of that to which the recipient was entitled, may be recovered by the State Board of Public Welfare as a preferred claim from his estate, and paid in the treasury of the Commonwealth.

16. On the death of any person receiving old age assistance, such reasonable funeral expenses for burial shall be paid to such persons as the board directs. Provided such expenses do not exceed one hundred dollars, and the estate of the deceased is insufficient to defray the same.

17. While any person receiving assistance is an inmate of any charitable, benevolent or fraternal institution, the amount of assistance shall be paid to the governing authorities of that institution, and shall be applied toward defraying the actual expenses of such person in such institution. Provided, that the State Board of Public Welfare has approved, and that it or its agents are permitted freely to visit and inspect said institution. Any moneys remaining after defraying such costs, shall be paid to the recipient. It shall not be lawful for the authorities of any charitable institution receiving public moneys, to refuse admission as an inmate of such institution, or to refuse relief on the ground that the person is receiving assistance under this act.

18. No person receiving assistance under this act, shall, at the same time, receive any other relief from the Commonwealth, or from any political subdivision thereof, except for medical and surgical assistance.
19. If the person receiving assistance is, on testimony of reputable witnesses, found incapable of taking care of himself or his money, the county or city board may direct the payment of the installments of the assistance to any responsible person or corporation for his benefit. It shall be within the power of the State Board of Public Welfare to suspend payment for such period as the county or city board shall recommend.

20. All rights to old age assistance shall be absolutely inalienable by any assignment, sale, execution or otherwise; and in case of bankruptcy, the assistance shall not pass to or through any trustee or other persons acting on behalf of the creditors.

21. If, at any time, the State Board of Public Welfare has reason to believe that an assistance certificate has been improperly obtained, it shall cause special inquiry to be made by the county or city board, and may suspend payment of any installment pending the inquiry. It shall also notify the county or city board of such suspension. If on inquiry it appears that the certificate was improperly obtained, it shall be cancelled by the State Board, but if it appears that the certificate was properly obtained, the suspended installments shall be payable in due course.

22. Any person, who, by means of a wilfully false statement or representation, or by impersonation or other fraudulent device, obtains, or attempts to obtain, or aids or abets any person to obtain (a) an assistance certificate to which he is not entitled; (b) a larger amount of assistance than that to which he is justly entitled; (c) payment of any forfeited installment grant, and any person who buys, or aids or abets in buying, or in any way disposes of the property or a person receiving assistance, without the consent of the State Board of Public Welfare, shall be guilty of a misdemeanor, and upon conviction thereof, shall be sentenced to pay a fine not exceeding five hundred dollars, or to undergo imprisonment not exceeding one year, or both.

23. Any person who violates any provision of this act for which no penalty is specifically provided, shall be guilty of a misdemeanor, and upon conviction shall be sentenced to pay a fine not exceeding five hundred dollars, or to undergo imprisonment not exceeding one year, or both, where a person receiving assistance is convicted of an offense under this section, the State Board shall cancel the certificate.
24. If any person receiving assistance is convicted of any crime or offense, and punished by imprisonment for one month or longer, the county or city board shall direct that payments shall not be made during the period of imprisonment.

25. All payments for assistance allowed under the provisions of this act, and all expenses incurred by the State Board of Public Welfare, shall be paid by the State Treasurer, out of moneys specifically appropriated for that purpose, upon orders of the Commissioner of Public Welfare and warrant of the Comptroller.

26. All expenses incurred by the county and city boards in administration, shall be paid by the county or city in the same way as other expenses of the county or city.

27. Within ninety days after the close of each calendar year, the State Board of Public Welfare shall make a report to the Governor for the preceding year, stating:

(a) The total number of recipients.
(b) The amount paid in cash.
(c) The total number of applicants.
(d) The number granted.
(e) The number denied.
(f) The number cancelled during that year, and
(g) Such other information as the said State board may deem advisable.

28. All methods of procedure in hearings, investigations, recording, registration, and accounting, pertaining to the old age assistance under this act, shall be in accordance with the rules and regulations as laid down from time to time by the State Board of Public Welfare.

29. Every assistance granted under the provisions of this act shall be deemed to be granted and shall be held subject to the provisions of any amending or repealing act that may hereafter be passed, and no recipient under this act shall have any claim for compensation or otherwise by reason of his assistance being affected in any way by such amending or repealing act.

30. The sum of ten thousand dollars, or so much thereof, as may be necessary, is hereby specifically appropriated to the State Board of Public Welfare, out of any funds in the state treasury not otherwise appropriated, for the
appropriation biennium ending on June thirtieth, nineteen hundred and thirty-six, for the purpose of carrying out the provisions of this act.

31. In any city in which there may be no local board of public welfare, the powers and authority herein conferred upon local boards of public welfare shall be vested in the judge of the juvenile and domestic relations court of such city and the said judge shall exercise the authority conferred, and perform the duties imposed by this act upon the local boards of public welfare.

32. Whenever used in this act the singular shall include the plural and the masculine shall include the feminine.

33. All acts or parts of acts inconsistent with the provisions of this act are hereby repealed.

There has been no proposed state legislation in regard to industrial or unemployment insurance. It is evident from the preceding discussion that, as a state, Virginia has done little as yet toward accepting and meeting the problems of her dependent old people. In the concluding chapter of this thesis, after evaluating various plans which have been advanced to meet the situation, recommendations are made, the acceptance of which we believe Virginia might well consider as a part of her future program toward social advancement.
The Situation as it Appears in Richmond.

It is important here to note the types of employment which are open to those over sixty five years of age. In the whole nation as well as in Virginia agriculture holds first place. Next in order of importance come manufacturing, trades, transportation and communication, domestic and personal service, professional service, and public service. (1)

In urban centers the situation is necessarily somewhat different and the occupation generally most open to the aged, agriculture, is, for all purposes, almost non-existent.

In 1930 the division of work as to occupations and sexes as it was found in Richmond was: (2)

<table>
<thead>
<tr>
<th>Occupation</th>
<th>'Males'</th>
<th>'Females'</th>
<th>'Males'</th>
<th>'Females'</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>'65-74'</td>
<td>'65-74'</td>
<td>'75'</td>
<td>'75'</td>
<td></td>
</tr>
<tr>
<td>Agriculture</td>
<td>22</td>
<td>--</td>
<td>10</td>
<td>--</td>
<td>32</td>
</tr>
<tr>
<td>Extraction of minerals</td>
<td>3</td>
<td>90</td>
<td>--</td>
<td>15</td>
<td>108</td>
</tr>
<tr>
<td>Manufacturing or mechanics</td>
<td>628</td>
<td>3</td>
<td>88</td>
<td>1</td>
<td>719</td>
</tr>
<tr>
<td>Transportation or communication</td>
<td>182</td>
<td>29</td>
<td>10</td>
<td>--</td>
<td>187</td>
</tr>
<tr>
<td>Trade</td>
<td>345</td>
<td>3</td>
<td>55</td>
<td>1</td>
<td>402</td>
</tr>
<tr>
<td>Public Service</td>
<td>126</td>
<td>36</td>
<td>16</td>
<td>3</td>
<td>185</td>
</tr>
<tr>
<td>Professional service</td>
<td>126</td>
<td>--</td>
<td>26</td>
<td>--</td>
<td>152</td>
</tr>
<tr>
<td>Domestic and Personal service</td>
<td>145</td>
<td>48</td>
<td>36</td>
<td>20</td>
<td>249</td>
</tr>
<tr>
<td>Clerical work</td>
<td>142</td>
<td>1</td>
<td>20</td>
<td>6</td>
<td>169</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>1694</strong></td>
<td><strong>205</strong></td>
<td><strong>261</strong></td>
<td><strong>46</strong></td>
<td><strong>2196</strong></td>
</tr>
</tbody>
</table>

(2) Ibid - Vol.IV - p.1676 et seq.
Finding the problem of old age care more emphasized in their confines, individual cities make provisions to meet the situation. The situation, as it appears in Richmond, is representative of that as found in other cities of the State.

There are several organizations in Richmond having systems of old age pensions for their members. For example, the firemen in this city have an organization known as the Fireman's Mutual Aid Association. (1) As each man becomes a member of the fire department force, simultaneously he becomes a member of the association. Eligibility for old age pensions in their organization is established automatically by twenty years of service, or may be established any time before that by any member who becomes permanently disabled. Those receiving pensions get $50.00 per month. In Richmond twenty-two firemen are now receiving this assistance. The fund which supports this system is secured through subscriptions, donations, and monthly dues of the members. Firemen pay into this fund $10.00 a month from their salaries the first year they are employed, $5.00 a month the second year, and $1.00 a month each following year. In March of 1964 the fund was $320,000.00. (2)

The policemen have a similar organization, The Police Benevolent Association of Richmond, Virginia.

(1) By-laws of the Fireman's Mutual Aid Association of the city of Richmond - p.3
(2) Statement of C. S. Willis, clerk to the fire chief of the City of Richmond.
Members of the city police force automatically become members of this organization and are eligible to old age pensions from it after 20 years of service or after becoming disabled. There are 260 members of the Police Benevolent Association in Richmond, in August, 1930, twenty-seven were receiving pensions at $60.00 per month. The aggregate fund from which pensions are paid was at the same time approximately $425,000.00. This fund exists through donations and such dues which are paid monthly by members at the rate of $10.00 per month during their first year's affiliation, $5.00 per month during their second and third years, and $1.00 per month each year thereafter. The organization receives no financial assistance from the State or City. (1)

In Richmond, although there is no pension system provided for in the city constitution; however, each year the city council appropriates a certain sum of money to be paid in "gifts", monthly, to aged employees no longer able to work. If an applicant for this assistance can show need for such aid, and if he has been in the city service for at least 20 years, he may receive $45.00 per month. In February, 1934, 129 superannuated employees were receiving this monthly aid. (2) The amount appropriated and expended through the city council in 1930 was

(1) Statement of Lieutenant Campodonico, City of Richmond Police Force
(2) Statement of E. B. Redford, Paymaster of the City of Richmond
This appropriation may be discontinued at any time through action of taxpayers.

In this city there is an almshouse, the Richmond City Home, supported by city taxes. In 1930 there were 428 persons living there, of these there were 52.1 per cent per 1,000 population over 65 years of age.

Public "outdoor" relief is administered in Richmond through the Social Service Bureau. This agency gives financial aid and service to needy persons in their homes. One type of problem this agency handles is that of old age dependency.

There also exists in Richmond the following private agencies offering similar assistance: the Family Service Society, the Bureau of Catholic Charities, and the Salvation Army. To see the extent to which these private agencies assist in caring for the aged in the community, a study was made of the reports of the Family Service Society for the fiscal year 1933. In the five units of that society, an average of 128 cases were carried each month in which the main problem was some phase of old age dependency. There was an average of 54 families, or 50 per cent of the total case load, receiving relief. The total amount expended during the year on these relief cases was $4,522.62; an average of $70.68 per family on relief.

According to the estimate made previously there were 2,365 dependent persons over 65 years of age in Richmond in 1920. (1) It is safe to assume that during the past three and a half years of economic depression that number is greater. The comparatively few agencies for meeting such a condition are obviously inadequate and the situation is one presenting grave social problems.

(1) See closing paragraph Chapter II - p. 20 this study.
CHAPTER V

Evaluation of Methods of Old Age Care and Recommendations for Virginia

In an ideal society the aged would present no problem. They would be able to save from abundant wages and thus to insure their old age. They would be able to adjust to a changing world, to accept their unproductivity as natural, and to adjust easily to any intellectual or physical limitations which might affect them individually. What type of society is too distant to be of concern at present; until it becomes a reality we must endeavor as best we can to make possible a situation which will provide adequate care for the old in our society.

It is undoubtedly true that the ideal way of providing for senescence is through savings made in working years. As shown in a previous chapter, however, this is an impossibility in view of our present economic situation. By far the greatest percent of our aged can be certain that they will be forced to seek and accept financial assistance of some sort.

Even if it were possible for the aged to need no financial help, many of them would need medical attention and help in adjusting to their changing status. Men, finding themselves too old to work, often may be at a loss as to what to do with their leisure time; couples unable longer to bear the responsibility of house-keeping...
may need assistance in securing suitable boarding homes; old persons living with their children and relatives may need help in adjusting to more modern modes of living. Social work agencies will probably always be needed to advise and help in such circumstances. Many of the cases in the care of both private and public agencies require this type of service.

It has been shown in Chapter I of this study that the proportion of the aged in the total population is steadily mounting due to, first, the declining birth rates; second, the declining death rates; and third, the restriction of immigration. It was also shown that the percent of the total population in the United States over 65 years of age has increased from 5.4 percent in 1800 to 5.4 percent in 1950. This national situation was proved to be paralleled in Virginia.

In Chapter II the causes of dependency in old age were shown to be, first, individual illnesses, incapacitation; and second, forces outside the individual as urbanisation, the change from agriculture to industry, low industrial wages, the shortened period of productivity, and the general decline in gainful employment. An estimate was made showing that there were possibly 56,893 aged dependents in Virginia, and 8,365 in Richmond.

The survey of the situation in regard to old age care, as it appears in Virginia and in Richmond, made in Chapter IV, shows absence of any adequate statewide pro-
gram for meeting the problem. While it is true that agencies exist in the state which extend assistance to the dependent aged, however these are not controlled by the state and do not nearly meet the need of the masses. It is felt that this state should follow the lead of the 28 other states that have passed old age pension laws and thus offer uniform security to its citizens who reach old age, and have no means of personal support. The basis for this recommendation is found after the following evaluation of existing methods for meeting the general social problem of old age dependency.

Industrial pensions have great possibilities.

William J. Graham, who is the vice-president of the Equitable Life Insurance Company, sees five major advantages in the plan. First, he believes that such a system will increase production efficiency by providing better employer-employee cooperation. Second, it will provide increased safety by permitting only alert and active men to be employed. Many accidents occur yearly in industry as the result of the inefficiency of too old workers who find it necessary to hang on to a job that they may live. By adopting a system of old age compensation these old employees can be relieved of their jobs and younger men taken to fill the vacant places.

In the third place such a policy will result in an improved morale of the staff. The removal of the "Old age fear" from the minds of employees will result in better mental conditions and more healthy attitudes.
Fourth, undoubtedly, the policy will result in better relations between the public and the plant. The public is not long in finding out the policies of industry, and is quick to praise or condemn. People generally favor industrial pensions and would have increased faith in the plant's advocacy of them and adopting them as a policy.

Lastly is the fact that such a plan will make for a lower labor turnover. Plants that have studied the matter thoroughly, and on a scientific basis, have found that it costs less in the long run to pension aged workers than to keep them employed. Those plants which let old workers continue in service, rather than pension them, advocate the most expensive method of meeting the situation - "hidden pensioning". Feeble employees cannot work efficiently, and are retained as "white elephants" by the company. (1)

There are many reasons why industrial pensions alone can not wholly meet the needs of the aged. In the first place the plan is not uniform. In the United States in 1931 there existed over 500 different plans for industrial pensioning. (2) A second objection to such a system is that it is discretionary. Many companies follow no stated rule, but treat each case individually and on its own merits. (1)

---

(2) Hall, Fred S. (Ed) Social Work Year Book 1933, Old Age Pensions, Russell Sage Foundation, N.Y. 1933, pp. 380-81
Because of the restrictions upon eligibility, it is estimated that less than one fifth of the workers now employed by companies with pension plans will ever qualify for such benefits. (1) The small extent to which such pensions exist in the United States is evidenced in the fact that in 1928 it was estimated that there were only 100,000 persons receiving industrial pensions by reason of age or disability, of whom 50,000 were former railroad employees. (2)

Another drawback to such a system is the fact that in most instances there is no provision for the employee to contribute financially to it, and hence he has no legal claim to compensation from it. In view of this, the employer may decrease or discontinue such pensions at will; instances wherein this has been done have been cited in a previous chapter. (2)

The Modern Contractual Plan of industrial insurance to which both employer and employee contribute assures the worker a stipulated amount of income when he reaches a certain age. (3) This plan of industrial pensioning, while undoubtedly the best advanced as yet, is insufficient to meet the general problem of care for the aged. Such a plan is not widespread enough, in the first place, or inclusive enough, to provide security for the wage earner; and in the second place it, of course, makes no provision

(2) Hall, Fred S., (Ed.) Social Work Year Book 1936 - p.381
(3) Graham, William Jay, Industrial Pensions - Two lectures delivered at Princeton University, Sept. 1931 - p.16
whateoeer for those who are not wage earners but who arrive at old age without property or income. (1) The major share of the burden of old age dependency, therefore, will continue to be borne by other agencies.

As shown in a former chapter, in 1930 there were only 13,049 persons in the United States receiving old age pensions from trade unions. Although such unions, fraternal orders, and various miscellaneous organizations offer great security to their members, in the way of old age pensions, they do not insure a large enough number to be of great significance in the general problem of providing care for all aged dependents. The majority of our people are not connected with such organizations and therefore are not eligible to assistance from them. This manner of meeting the problem of old age dependency is, therefore, too limited in scope to be considered in planning a program for old age care which will give protection to all the aged people in our society.

While it is good that persons in public service receive old age pensions and that similar consideration is possible for those retired from military service, and from ministry and teaching, in some instances, yet these plans affect too few people to be of great value in solving the social problem of old age care. It is argued by some that

such group pensioning is in reality detrimental, in that it satisfies certain groups of people in our society, and lessens their interest in a more inclusive and far-reaching program for meeting the problem—one that would assure security in old age to everyone.

"It is now almost universally agreed that the almshouse method of relieving the indigent poor is obsolete, and should be applied only in special cases, as where the recipient requires medical care. This change of attitude is attributed to the disruption of family ties, the desolation of the typical almshouse, the poor management usually available in administrative boards, and the greater cost of relief of an individual in an institution than outside."(1)

Heretofore we have poured old folks into our almshouses with little thought of whether or not that was the best way or serving them as individuals; we have only regarded the fact that it was the simplest solution we had to the problem. The aged ill, feebleminded, and mentally deranged, along with those old folks, helpless simply because of financial disaster, were huddled together into poorly managed and poorly equipped almshouses. A report made in 1922 stated that for the most part, superintendents of such almshouses belonged to a class only slightly superior to the inmates, and that matrons were very often on a mental and moral level as low as that of the lowest inmate.(2)

(1) Calloway, George R., Opus Cit, p.585
(2) Reeman, Opus Cit, p.106
Almsghouses are expensive. In 1923 there were 42,000 persons over 65 years of age in almshouses in the United States, who were cared for at a per capita cost of from $400.00 to $500.00 per year. (1) In 1925 the Bureau of Labor Statistics shows there were 85,889 persons in United States almshouses, and that the average cost per capita was $334.64. The greatest amount of this money is not spent on the inmates. Whether the institution is under the state, county, or city, it is invariably run by politics, and it is estimated that one half of the money allotted to almshouses is spent in administration. (2)

There is exceedingly little flexibility in the mass treatment found in the typical almshouse. In many instances husband and wife who have lived together for thirty years are separated, each being sent to the ward of that sex. In breaking up such aged couples we do tragic things to the inmates, as personalities.

Many states with modern outlook are doing away with the bug bear of county poor-farms, and are establishing modern District Homes. This has affected a great improvement, but even so it does not offer the most ideal type of care. Those ill, in such model institutions, are

(1) Warren, Queen and Harper. Opus cit. p.424
(2) Calloway, C. E. Opus cit. pp.538-10
cared for in medical centers away from the well inmates; in this manner an objectionable feature is remedied.

It has been shown, however, that a relatively small proportion of our dependent aged can be best served through institutions, regardless of the efficiency with which those institutions may function. (1) That a person is old and poor should not be reason for committing him to an institution.

Institutionalization does not afford persons a normal life. It should, therefore, be society’s last resort. (2) No matter how well such an institution is operated it affords, at best, a poor substitute for a home.

We should have, and doubtless shall always have, institutions to care for the infirm and helpless. The average, normal aged person, however, should be spared the necessity of living in an almshouse.

Franklin D. Roosevelt has said, “no greater tragedy exists in our civilization than the plight of the aged, worn out worker who, after a life of ceaseless effort and useful productivity, must look forward for his declining years to a dismal poorhouse with the accompanying loss of self respect and interest in life.” (3)

Private institutions are, in the whole, run much better and more exactly meet the needs of their clients. But care, should

(1) Benton, Opus cit, p.103
(2) Ibid - p.104
(3) Epstein, Abraham. Facing Old Age, the Commonweal, December 11, 1929 - p.165
better than public ones. Politics are not concerned with
them, and most of them were founded, not as a study to the
end that they might live, but rather that they might live
more fully and in better circumstances than public in-
stitutions provided. Most of them have been founded by
fraternal or religious organizations, or through individu-
al philanthropy, and have as their purpose an ideal type
of care, and emphasize treatment of the individual.

These private homes, like pension systems insti-
tuted by private organizations, reach a very small per-
centage of our old people. They are open to a very few,
and afford no security, therefore, to the masses of aged
indigents. The private organization, like the private
agency, affords a model to which the public institution
of the future looks. We shall always need public institu-
tions to provide medical care for the infirm, and
custodial care for those aged persons in need of it; such
institutions may well look to the private organization as
a standard-bearer.

Public and private "outdoor" charity, which is
assistance given through agencies outside the institution,
is good in theory. Ideally such agencies should have
enough money and enough trained workers to assist old
persons to live in their accustomed mode of life, and
happily, the remainder of their days. However, these
agencies do not have enough funds to meet the demands.
placed upon them, often they do not have enough trained workers to do case work for those under care. Funds are so small and demands are so great, that it is necessary, in most instances, that the agency make a choice of whom they will assist, - the old, or the young with the future. The ideal is thus shattered, and the need of the aged applicant is likely to be sacrificed to that of the younger persons. (1)

Although it has been shown that persons can be maintained in their own homes more cheaply than they can be cared for in institutions, as yet funds have not been taken from the almshouse and diverted to agencies equipped to render that type of service. (2)

In any type of old age care that is evolved, the trained case worker is invaluable. She will always be needed to adjust the aged, to plan with and care for them, so system of old age care will be complete without including the social worker. Social case workers are needed in almshouses and all institutions providing old age care, to help make the adjustment to groups in such institutions easier for the individuals. (3)

Even in systems of old age pensions or industrial insurance, case workers should have a place to adjust the individual and to help make his life a more meaningful one.

(1) Matthews, William H. The duty of the state to the Old Survey. March 18, 1930 - p.70
(2) Ibid
(3) Warner,queen and Harper Opus cit p.422
The chief opponent in the United States of the national old age pension movement is the National Association of Manufacturers. In 1930 a representative from this organization made a report to the House of Representatives, in Washington, declaring that such Federal legislation was, in the first place, unconstitutional in that it was private rather than public in purpose; further he declared that it was a harmful type of legislation in that "it would cut away the very foundations of self-dependence, thrift, and energy"; that there was no need for it since industrial pensions and fraternal benefits to the aged along with almshouse care was sufficient to meet the problem of caring for the aged dependents; that such legislation would interfere with state's rights; that it would make for extravagance and waste; that it would be difficult to secure adequate administration for any plan that legislation might make possible; and finally, that it would involve the growth of bureaucracy. (1)

The National Old Age Pension Commission of the Fraternal Order of the Eagles has perhaps done more to advance the cause of Old Age Pension State legislation than any other agency. (2) From the first, this commission has concerned itself with educating the public to the

(1) Callewaer, George B., Opus cit., p. 594 et seq.
(2) Statement of Senator E. H. Fuller of Virginia in an address at the Labor Temple in Richmond, March, 1934.
From the first this commission has concerned itself with educating the public to the need of such provisions, and with forming political machines to drive through such legislation in the different states. (1)

In a pamphlet issued by that order, answers are made to objections advanced against pensions for the needy aged. In view of the intense study that this organization has made in regard to the subject of old age care, their argument advanced in favor of old age pensions as a national policy is here presented in detail to substantiate our recommendation for the same as a state policy. Until more state legislatures show confidence in such a policy by passing laws effecting it for their states, federal laws providing it are improbable. It is felt that Virginia should study her own needs carefully and consider this as a solution to her need.

In answer to the objection that Old Age Pensions discourage thrift, it is shown that independence in old age is not a matter of choice and will-power, but is dependent upon the economic condition of the times. (2) It is shown, too, that such a system would not destroy family responsibility by putting upon the state the burden that rightfully belongs to the children of aged dependents. Old Age Pension Laws should and do, in most

---

(1) Statement of Senator H. R. Miller of Virginia in an address at the Labor Temple in Richmond, March 1924
(2) Old Age Pensions for Aged Needy - Answers to Objections advanced against Pensions for the Needy Aged
National Old Age Pension Commission of the Fraternal Order of the Eagles - 1931 - p.5
instances, provide that children of aged parents must care for them if they are financially able to do so. The Judge who administers the law in La Crosse County, Wisconsin has stated that the Old Age Pension laws have added to, not taken away from the child's responsibility.(1)

Old Age Pensions are not more costly than the age old almshouse, the commission declares. To substantiate this it points out that in Montana, where such a law has been in operation for more than eight years, the average cost of maintaining an individual is less than half of what it would be to care for the dependents in poorhouses. Whereas the average cost per person per annum in almshouses is estimated at $334.64, Montana gives the following figures to show the cost of pensions.(2)

<table>
<thead>
<tr>
<th>YEAR</th>
<th>AVERAGE COST PER PERSON</th>
</tr>
</thead>
<tbody>
<tr>
<td>1925</td>
<td>$51.00</td>
</tr>
<tr>
<td>1924</td>
<td>161.74</td>
</tr>
<tr>
<td>1926</td>
<td>176.66</td>
</tr>
<tr>
<td>1927</td>
<td>179.56</td>
</tr>
<tr>
<td>1928</td>
<td>166.52</td>
</tr>
<tr>
<td>1929</td>
<td>168.52</td>
</tr>
</tbody>
</table>

With almshouse care averaging $334.64 per person per annum, this plan is economical. According to another report, pensions under such a system might range in cost from $144.00 to $1,489.00.(3)

(2) Ibid - P. 5
(3) Calloway, George B., Opus cited - pp. 594 et seq.
Wisconsin, too, has found Old Age Pensions more economical than almshouses. The average yearly pension there amounts to $224.56 per person. While this obviously is not as low as that of Montana, still it is $221.29 lower than the cost of almshouse maintenance. (1) Many other states have had a similar experience under Old Age Pension Laws. It is on this ground that many persons are now fighting for the bill in various state legislatures.

In regard to the objection that Old Age Pensions are unjust, in that the man with a small home and a few dollars in the bank, because of hard work and economy, must help those who have made no effort to become self-supporting, the commission says that Old Age Pension laws necessitate the applicant furnishing proof of his character and his right to a pension; pensions are not designed for loafers; the taxpayer will need to only deserving aged men and women who through misfortune, sickness, accident, or unemployment, have reached the time in life where it is necessary for them to ask for financial aid. (2)

It is sometimes argued that Old Age Pensions draw to the states paying pensions, men and women who have spent their productive years in other states, ample safeguards, however, have been passed with laws thus far, which

(1) Old Age Pensions - op. cit., p. 67
(2) Ibid, op. cit., p. 67
prevent such a contingency. By requiring that an applicant must have been an industrious, sober, and honest citizen of the state for at least fifteen years prior to application for a pension, the state can effectively block unwarranted immigration. (1)

It is claimed that Old Age Pensions are another way of "paupervising old age". This objection, the committee replies, confuses cause and effect. It assumes that Old Age Pensions beget poverty, whereas, poverty among the deserving aged necessitates Old Age Pensions. Old Age Pensions are not charity doles, grudgingly granted, but rather are the honorable reward presented by the state to those who have given years of service to it.

Franklin D. Roosevelt says:

"For those who may no longer earn their daily bread because of some swift accident, or slow, incurable disease, we have provided, and we are providing hospitals, sanitariums, and institutions where, so far as possible, they may be restored to useful life, or, if that is not possible, receive care and comforts. But how about those whose bodies are not stricken by sudden disaster, who work hard and faithfully through long years, until Time lays his heavy hand upon them? Is there no obligation on the part of the state to look after these? It is through no fault of theirs that they cannot continue to add to our prosperity, or to labor for the good of the whole state. And yet, what answer have we made, except the creation of that gloomy institution that haunts, like some horrible nightmare, the thought of every aged worker, the poor-house."

[Page 82.]

(1) Old Age Pensions - cited - p. 3
(2) Old Age Pensions - cited - p. 9
"I do not believe it necessary, nor do those who have studied the matter long and thoughtfully, believe that it is an economic necessity that we herd our aged workers, dependent on their toil for their daily bread, in institutions of this character. It is not even an economic solution of the problem; it is the most wasteful and extravagant system that we could possibly devise; it belongs to that past barbaric age when we chained our insane to the walls of our madhouses. By a proper system of Old Age Pensions this dark blot on our modern civilization can be eliminated. (1)

Then, too, there is the objection that Old Age Pensions merely create another set of dependents whom the state must support in addition to those maintained in poorhouses. The committee shows that sixty-three per cent of those receiving almshouse care are capable of being cared for outside of institutions, and points out that the remaining thirty-seven per cent may be maintained in institutions designed for their special care. We already have the care of aged dependents. Old Age Pensions merely enable the group to live a more normal and happy life outside the institution wherein they are cared for at present. (2)

The attitude of indifference to the subject of Old Age Pensions by those who say that there is no pressing need for such legislation at the present time, since almshouse care is adequate, is one that the committee finds the hardest. According to the committee, the almshouse system cannot be considered adequate in light of the facts

(1) Old Age Pensions - opus cited - pp. 5-9
(2) Old Age Pensions - opus citatum - pp. 9-11
disclosed by the U. S. Bureau of Labor Statistics during a nation-wide survey of poorhouses. "Ignorance, unfitness, and a complete lack of comprehension of the social element involved in the conduct of a public institution are characteristic of a large part of their managing personnel, among the inmates themselves, insanity, feeble-mindedness, depravity, and respectable old age are mingled in haphazard unconcern. It is idle then to imagine that social conditions in these institutions could be other than deplorable." (1) In view of this it is absurd to think that the care we afford our dependent aged in poorhouses is adequate.

There is still another argument against Old Age Pensions which claims that such a system fosters government paternalism. In answer, the committee points out that the government has already accepted responsibility for the care of the aged dependents, and that the only thing that the Old Age Pension Bill seeks is that the type of care it provides for this group be different. This certainly makes for no more paternalistic attitude, than already exists—only a more humane one. (2)

Others say that Old Age Pensions violate the American tradition of individual responsibility. However, consider others who hold that state the pensions are acceptable, only because...

(1) Old Age Pensions—Opus cited—pp. 18-19
(2) Ibid—pp. 11-12
amount allowed by the Old Age Pension Law. They have supplemented this amount with what they were able to earn. Shut within a poorhouse there would be no opportunity for these aged people to assume any part of the responsibility for their own care. (1)

Abraham Epstein advocates straight old age pensions or old age insurance controlled through state legislative bodies. He gives eight arguments in favor. First, he declares such a system is simple to administer. It does not involve a complicated system of administration, or a highly paid and cumbersome personnel to carry out the policy. Second, the system is just, as it is the duty of the State to care for those of her citizens who have reached the stage of unproductivity, and who are dependent. Third, although such a system seems on the surface to be non-contributory, yet in reality each generation pays for its security through the taxes it pays during its fruitful years. In the fourth place, he sees possibilities in the system of stimulating loyalty and hope in the aged. He believes, in the fifth place, such a system will encourage thrift and saving. The sixth appeal Epstein finds in the system is the fact that the cost is not exorbitant, but rather is less costly than the present day almshouse system. He believes will keep families intact, and do away with the

(1) Old Age Pensions - Opus cited - pp. 12-13
necessity of breaking up homes and separating husband and wife. His last argument has to do with the working ideal of the system, that is, the fact that the system will have attached to it no semblance of stigma, no degrading significance. (1)

Wherever there is an Old Age Pension law we find that the "pension has enabled old couples to remain together. It has prevented homes from being broken up. It has allowed people to order their own domestic affairs with privacy and self respect, and, above all else, in their eyes, to escape the stigma of residence in the poor house". (2)

The ideal toward which Virginia must work is Old Age Pension Laws supplemented by homes for those inform and helpless old people who are not able to live uncared for outside of institutions, and assisted by case workers available to carry on investigations for the state as to the eligibility of old persons for receiving such pensions, and to assist the aged dependents in adjusting comfortably and in finding for themselves the happiest possible life in a changed status.

(1) Warner, Queen and Harper - Cited - p. 451
BIBLIOGRAPHY

BOOKS


MAGAZINE ARTICLES

1. **Age Discrimination Barred in Public Employment in New Jersey.**
   Monthly Labor Review, June, 1930

2. **Age Limits in Industry in Maryland and California.**
   Monthly Labor Review, February, 1931

3. **Dependency in Old Age.**
   Murphy, Prinities - Annals of the American Academy, March, 1931

4. **Duty of the State to the Old.**
   Matthews, William H., Survey, March, 1930

5. **Employment of the Older Worker.**
   Monthly Labor Review, March, 1930

6. **Extent and Distribution of Old Age.**
   Comynston, Mary - Monthly Labor Review, January, 1934

7. **Facing Old Age.**
   Epstein, Abraham - The Commonwealth, December 11th, 1929

8. **Finding Work for the Middle Aged.**
   Monthly Labor Review, September, 1930

9. **Hiring and Separation Methods in American Factories.**
   Monthly Labor Review, November, 1932

10. **Number Aged in Public and Private Institutions.**
    Steele, Glenn - Monthly Labor Review, February, 1933

11. **Old Age.**
    Ridding, Laura H. - Contemporary Review, June, 1929

12. **Old Age Pension Systems in the United States.**
    Public Welfare News, February, 1934

13. **Old Age Relief a Case Work Job.**
    Warren, Frances H. - Survey, February 15th, 1930

14. **The Old Age Pension Movement.**
    Eagle Magazine, February, 1934

14a. **The Old Age Pension Movement.**
    Eagle Magazine, August, 1933

15. **Unemployment Insurance in the United States and Foreign Countries.**
    Monthly Labor Review, January, 1935
16. **What Do You Mean, Case Work?**
   Diamond, Herbert Maynard - Survey, July 16, 1930

17. **Why Are the Aged Poor?**
   Key, Sobla - Survey, March 1930
BULLETINS, DOCUMENTS, AND PAMPHLETS

Application for Pension, State Board of Education, Richmond, Virginia


Bulletin United States Department of Commerce, January 1, 1931 to May 31, 1932

By-Laws of the Firemen's Mutual Aid Association of the City of Richmond, Richmond, Va., 1921

Care of the Aged in the United States, Pamphlet reprinted from the Monthly Labor Review, March 1929

Commonwealth of Massachusetts House Bill #1266-January 1931

Constitution and By-Laws of the Police Benevolent Association of Richmond Virginia


Experience Under State Old Age Pension Laws in 1932, Serial #525 reprinted from the Monthly Labor Review, August 1933

Homes for the Aged, Pamphlet reprinted from the Monthly Labor Review, April 1933

Handbook of the Wisconsin Unemployment Compensation Act, Wisconsin Industrial Commission, Bulletin #1

Industrial Pensioning, Graham, William J. - Two Lectures delivered at Princeton, September 1931

Industrial Pension Plans in the Depression, United States and Canada: Latimer, Murray - Industrial Relations Counsellors, New York City
Measures to alleviate Unemployment Insurance in Connecticut
Connecticut Industrial Commission, Bulletin #1

Ohio Commission on Unemployment Insurance: Studies and
Reports, Part 2 - Ohio Commission
on Unemployment Insurance, The
State House, January, 1935

Old Age Dependency, Monograph #2 (revised) in a series of
Social Insurance - Metropolitan
Life Insurance Co., 1930

Old Pensions: Answers to
Objections Advanced Against
Pensions for the Needy Aged, The
National Old Age Pension
Commission of the Fraternal Order of the Eagles, 1930

Old Age Pensions Approved, The National Old Age Pension
Commission of the Fraternal Order
of the Eagles, 1930

Old Age Pensions, Just -
Human - Economical and Inevitable
The National Old Age Pension Com-
mission of the Fraternal Order of
the Eagles, 1930

Old Age Security and Unemployment Insurance, American Public
Welfare Association

Problem of idleness in Old People's Home, Reprinted from
the Monthly Labor Review, December
1929

Report of the Commission on
Retirement and Pensions of Public
School Teachers, Judges and Other
Employees of the Government,
Virginia State Division of Purchase
and Printing, 1932

Report of the Comptroller to the Governor of Virginia for the
Fiscal Year Ending June 30, 1931-
1932-1933, Virginia State Division
of Purchase & Printing, 1931-'32,'33.

Senate Bill #176, #265, #339, #184 - Virginia State Division
of Purchase and Printing, 1930

Senate Journal and Documents #33 - 1926 - Appendix II, A Bill
No. 197. Published by David Bottoms,
Superintendent of Public Printing,
Richmond, Va., 1926
BULLETINS, DOCUMENTS AND PAMPHLETS

The Case For Old Age Assistance in Pennsylvania, Denby, Chas. Jr., - Public Charities Association of Philadelphia, Penna. April 1933


The Problem of Old Age Dependency, Monograph #13 in a series on Social Insurance - Metropolitan Life Insurance Co., 1930

The Poorhouse Is Going, National Old Age Pension Commission of the Fraternal Order of the Eagles, 1933

Twenty Second Annual Report of the State Department of Public Welfare of Virginia Division of Purchase and Printing, Richmond, Va., 1931


United States Census: 1920 - 1930

Virginia Journal of Education, Official Publication of the Virginia Education Association, December 1933

VITA

NAME: Cathryn Letitia Sammons

DATE OF BIRTH: January 10, 1913

PLACE OF BIRTH: Macon, Georgia

PRESENT RESIDENCE: Macon, Georgia

EDUCATION:
Alexander II School, Macon, Georgia

Diploma, Lanier High School, Macon, Georgia, June 1930

A.B. Degree from Limestone College, Gaffney, South Carolina, August 1933

Certificate of Proficiency, School of Social Work and Public Health, Richmond Division of the College of William and Mary, June 1934