

# THE WAR ON POVERTY AS IT AFFECTS OLDER AMERICANS

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## HEARINGS BEFORE THE SPECIAL COMMITTEE ON AGING UNITED STATES SENATE EIGHTY-NINTH CONGRESS FIRST SESSION

Part 1—Washington, D.C.

JUNE 16 AND 17, 1965

Printed for the use of the Special Committee on Aging



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NOTE.—Three hearings on this subject had been held or were planned when this part was printed, as follows:

Part 1—Washington, D.C.

Part 2—Newark, N.J.

Part 3—Boston, Mass.

## ERRATA

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### THE WAR ON POVERTY AS IT AFFECTS OLDER AMERICANS— PART 1

On page 121, footnote 21, "appears as item No. 8" should read "appears as item No. 9".

On page 178, footnote <sup>42</sup> "See p. 132." should read <sup>45</sup> "See p. 134."

On page 186, footnote 3, "appears on p. 42, pt. 1A" should read "appears on p. 42."

On page 188, footnote 6, "appears on p. 151" should read "appears on p. 181."

On page 190, footnote 7, "appears on p. 186." should read "appears on p. 181."

On page 199, footnote 13, "on p. 18 of pt. 1A of these hearings." should read "on p. 18."

On page 207, heading for "MICHIGAN <sup>14</sup>" should read "MICHIGAN <sup>15</sup>".

On page 288, second heading under ITEM NO. 15 should read "Commissioners, New Jersey Highway Authority".

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# THE WAR ON POVERTY AS IT AFFECTS OLDER AMERICANS

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WEDNESDAY, JUNE 16, 1965

U.S. SENATE,  
SPECIAL COMMITTEE ON AGING,  
*Washington, D.C.*

The special committee met at 10 a.m., pursuant to call, in room 4200, New Senate Office Building, Senator George A. Smathers (chairman) presiding.

Present: Senators Smathers, Williams, Neuberger, Randolph, Kennedy of Massachusetts, and Allott.

Also present: J. William Norman, staff director; William E. Oriol, professional staff member; John Guy Miller, minority staff director; Patricia G. Slinkard, chief clerk; and Mary M. Keeley, assistant clerk.

Chairman SMATHERS. The meeting will come to order. We have a very full schedule of statements and witnesses today. There are other Senators who are on their way. All of them are interested. I would say that I am sure all of you recognize the fact that this is a very busy time for the Senate, and the fact that some will not get here does not in any way indicate any lack of interest.

With this hearing, this committee begins an inquiry into the war on poverty as it affects older Americans.

We do not yet have the facts—and we intend to get them—but we have some reason to suspect that there is a forgotten front in our national war against want and disadvantage.

That front is a broad one. It encompasses the millions of elderly poor of this predominately rich Nation. It reaches into slum apartments of our big cities; it extends into once prosperous farm communities; it reaches into unnoticed pockets of drabness even in model suburban communities.

It is not at all the purpose of these hearings to underemphasize the importance of programs designed to assist youth to prevent a lifetime of dependency, but there is a risk that older Americans—whose poverty is no less real—may be forgotten, to the detriment of our national goals.

Samuel Johnson correctly appraised the meaning of poverty in a single sentence nearly 200 years ago, when he said, "The inevitable consequence of poverty is dependence."

We now have the wealth, the resources, and the know-how to break the cycle of poverty. We now have the forge and the tools to break the shackles of poverty and dependency.

As a nation, we are growing older; the elderly increase by nearly 1,000 persons daily. So the need for constructive approaches to the poverty of our elderly will become of increasing importance in the years ahead.

Our over-65 age group numbers some 18 million Americans. Families headed by individuals age 65 and over constitute only about 14 percent of all families, but they amount to 34.5 percent of all families with less than \$3,000 annual income. In the same age group, individuals living alone or with nonrelatives constitute only about 38 percent of all such individuals.

Yet they account for more than 53 percent of all such individuals with less than \$1,500 annual income.

In brief, of all our citizenry, our elderly are among the hardest hit by poverty. And in human terms, we know what this means. All too frequently, the conditions of poverty lead to a breakdown of personality, a frustration of the individual which ultimately leads to a greater degree of public dependency; health problems of ever-increasing severity and finally a slump into bleak twilight years, devoid of meaning or hope.

The enactment last year of the Economic Opportunity Act gave new hope to our elderly poor—gave them new reason to believe that they can do something to improve themselves economically. In these hearings, we intend to determine:

- (1) What has been done by the Office of Economic Opportunity for America's millions of poverty-stricken senior citizens,
- (2) What can be done for this group that is not now being done, and
- (3) What action is needed to make the Opportunity Act and its programs more effective in curing and preventing poverty among older Americans.

We will want answers to many other questions, including these:

What has the OEO done thus far to increase job opportunities for the elderly? For example, the Opportunity Act created VISTA, Volunteers in Service to America, or the Domestic Peace Corps, open to volunteers without age limit. Title V of the act also authorized funds for experimental pilot or demonstration projects to provide work and training for low-income families, including present and potential old-age assistance recipients. What has been done to make the Office of Economic Opportunity's work experience program helpful to elderly citizens?

Have planners of community action programs been encouraged to include the elderly in their planning, to serve the elderly in their projects, and to make full use of the energies of the elderly in their action program?

What is the extent of coordination between the OEO and other Federal agencies concerned about the low-income elderly?

How well will OEO consumer education programs serve the elderly?

Have OEO adult basic education programs reached significant numbers of the elderly?

Have existing volunteer agencies been consulted, and has their cooperation been sought in projects affecting the elderly?

Is VISTA not only enlisting the elderly, but serving them?



On September 11, 1964, this committee recommended the creation of a National Senior Service Corps—a federally administered unit to conduct locally initiated projects.

Creation of such a corps under the OEO could well prove to be the most effective way to provide useful activity for older adults while at the same time rendering substantial service to the local community.

Senior citizens could be trained as aids, receptionists, or visitors to hospitals and nursing homes; as people-to-people caseworkers in health screening programs, as aids to the elderly returning to the community from mental hospitals; as assistants in day care centers for children or the old; as tutors for school dropouts; companions to the elderly; teachers of the functionally illiterate, et cetera.

We shall not prejudice these important questions, or reach premature conclusions before hearing the wealth of testimony scheduled for these hearings. There are, nonetheless, preliminary indications that the OEO programs can do far more than presently in behalf of the Nation's elderly poor.

After these hearings were announced, the committee began receiving mail from those who feel that insufficient attention has thus far been given the elderly under economic opportunity programs. For example:

1. An executive director of a foundation in Miami which serves the elderly wrote that the trustees of his foundation were delighted to learn of plans for these hearings. He reported that he had encountered indifference to the poverty existing among older persons by those administering economic opportunity programs in his locality.

2. A middle-aged lady who lives in Pennsylvania with her disabled husband on a small social security disability annuity wrote telling of her unsuccessful efforts to find employment. She said that upon hearing news of these hearings she "felt something which has almost disappeared from my outlook on life—Hope."

3. The President of a local council of senior citizen groups in California reported that, "My own city has applied for grants for several projects, but so far as I can learn, the elderly will profit from none of these. All are entirely youth-oriented".

The OEO should recognize, before it begins its second year of work, that neglect of the elderly now will lead only to costly, hastily improvised crash programs later on.

It should be clear to the OEO and to the press that this committee has not decided to declare war on the war on poverty. I personally regard the OEO as the greatest effect ever made by a democratic government to destroy this enemy which is as old as man.

But the OEO has a long way to go before it exhausts all the possibilities it has to be of service to all low-income Americans. The committee may, in fact, find that additional authority should be given to the OEO for greater service to the elderly; and it will seek testimony on the question.

At the moment, however—as these hearings begin—it appears that the OEO has given only minimal attention to our older citizens. The OEO is still young enough to adjust its approach to the elderly; and it is the purpose of this hearing to make certain that it does.

Now our first witness this morning will be Mr. John W. Edelman, who is president of the National Council of Senior Citizens with headquarters in Washington, D.C.

Mr. Edelman, we are delighted to have you here, and you may proceed in any way you like.

**TESTIMONY OF JOHN W. EDELMAN, PRESIDENT, NATIONAL COUNCIL OF SENIOR CITIZENS**

Mr. EDELMAN. Mr. Chairman, with your permission, I will read about three paragraphs or so from my formal statement in the beginning, and just about three paragraphs from the concluding portion of my formal statement. Then I would like to make some extemporaneous remarks, and read a couple of case histories into the record that I think may illustrate some of the points that I feel are germane to this discussion today.

Today there are over 18 million persons over 65, and by 1980 there will be 25 million. We must make sure that these older Americans can spend their later years in security and dignity—not in deprivation and fear.

Though the National Council of Senior Citizens genuinely believes that the 89th Congress will shortly take a giant step into a better future for the aged with the enactment of the Social Security Amendments of 1965 including its expanded medicare provisions, the fact is we have some genuine concern that perhaps other antipoverty programs are too youth oriented.

We know that it is the hope of President Johnson that in the Great Society which will be heralded by the advancing successes of the domestic programs of his administration, we will move toward the day when advancing years will bring a renewal of hope and personal happiness.

The organization which I represent—which numbers more than 2,000 affiliated older people's clubs with a combined membership of over 2 million—is not looking for charity or handouts. But we believe that America has a responsibility to give its older citizens a chance to keep contributing to the life of the Nation.

The opportunity to continue to contribute to community life of their Nation must be made available to everyone, regardless of race, religion, national origin, sex, or age. Anything which implies the scrap heap approach to our older citizens is callous, immoral, and incredibly shortsighted.

Another of the areas to which we want to bring your committee's attention, concerns the planning elements of the antipoverty programs which seem to be based on a theory that we must concentrate heavily on the children to lick the causes and conditions of poverty.

But this is only half the battle. People can also become poor as the result of being too old to work and too young to die. The National Council of Senior Citizens is concerned that our Federal, statewide, and community antipoverty programs recognize this fact.

Many older Americans are worse off today than they were 10 or 20 years ago when they were younger Americans. Many were not born poor—but they have been made poor by changing elements in our society.

It is up to us to recognize those changing elements—and it is up to Congress to do what it can to insure that something is done about existing trends and policies which actually help to create a poverty class that wasn't always poor.

Frankly, unless we start doing something meaningful about retirement income in this country we will continue to produce a poverty population out of Americans who for 60 years or more were not poor. Gradually, during their retirement years they are thrown from decent living standards into a status of downright poverty.

I don't know what the intention is of some Government statisticians who keep producing figures that are supposed to make us believe that older Americans have more income than they did 10 years ago or 20 years ago.

The senior citizens of 1965 are not the same individuals in the senior citizen statistics of 1945. In terms of the real income of people aged 40 to 50 in 1945, those same people—who are today retired and 60 to 70 years old—are worse off, not better off.

In the meantime, in the same period of time—the real income of young Americans—and I mean here Americans who were under the age of 40 in 1945 and who are now under the age of 60 in 1965—has increased by leaps and bounds.

The National Council of Senior Citizens commends the Johnson administration and the House of Representatives for fulfilling the commitments made in the fall of 1964 to enact both a basic hospital insurance program and an across-the-board increase in social security, retroactive to January 1, 1965.

The 7-percent increase in benefits with a \$4 minimum and other amendments to liberalize the retirement test, to extend eligibility to all those 72 and over, and to extend payments to dependent children of beneficiaries who are still in school up to age 22, are certainly welcome improvements in the basic social security program.

We are greatly disturbed by the fact that railroad retirees were not included in the increase in monthly benefits provided in the bill.

However, they fall far short of providing a basic standard of living for most older Americans consistent with what the Government itself claims to be a modest but adequate budget for elderly couples and individuals.

We recognize that, through negotiated pension plans and other forms of supplementary payments, some retired people have incomes exceeding the Government standards, but six out of seven retirees do not have such supplementary incomes and are entirely dependent upon social security or public and private welfare payments.

We therefore commend to the Congress the recommendations of the Advisory Council on Social Security released on January 1, 1965, which calls for at least a 15-percent increase in social security benefits at the earliest possible time.

We believe that this would be a step in the right direction but we also believe that those single or widowed beneficiaries receiving less than \$100 a month should be raised to that level and that the minimum benefit for couples under the program should be raised to at least \$200 a month.

We also believe that the widow should receive 100 percent of her husband's basic social security or railroad retirement benefit as computed at the time of his death.

This could be achieved by broadening the taxable wage base to at least \$10,000 a year and by adopting the principle now common in the social insurance schemes of most other countries, that the deficit in the schedule of payments, not met by contributory funding of the system in any given year, be made up from general revenues.

Our ultimate goal should be to provide all older Americans with income sufficient to insure a decent standard of living as defined by Government authorities.

We also urge that the voluntary retirement age for men and women be reduced to age 60 with less severe actuarial reduction in benefits, consistent with the trend toward earlier retirement in the Nation's major industries.

We believe that these basic improvements in social security benefits, coupled with the adoption of the medicare program, will make it possible for most retired people to take their rightful places as contributing and participating members of the Great Society.

The National Council of Senior Citizens suggests that, in seeking a better way of life for all Americans, Congress should look not only to the established structures of the Government and voluntary agencies, but also the promise of the new Administration on Aging which is contemplated by the Fogarty-McNamara bill, popularly called the Older Americans Act of 1965.

Our organization pledges full support and cooperation to the Secretary of the U.S. Department of Health, Education, and Welfare in establishing and implementing the new Administration on Aging.

We are optimistic that, through its leadership and grants programs, States, communities, public, and voluntary groups, including senior citizens organizations, will be brought together with a united and purposeful effort to provide old people with greater opportunities for a better way of life.

We believe Congress should interest itself in a vast expansion of low- and middle-income housing for retired people in America, for the development of nonprofit housing by low-cost loans and aid for nonprofit nursing homes staff costs.

While many of our older people own their own homes, it is sad but true that a sizable proportion of these dwellings are unfit for habitation and, as the occupants grow older, their capacity to maintain them in acceptable condition further diminishes.

Outside of public housing, which, for the most part, is being converted to senior citizen occupancy rather than being built primarily for this purpose, and a relatively limited expansion of new construction under special programs which have rental structures beyond the means of four out of five retirees, there has been very little substantial progress in providing new housing for senior citizens commensurate with their needs.

We also welcome and support the idea of rent supplementation for senior citizens and other low-income groups, including those displaced by expressways and other public works, which will enable them to occupy housing built under Federal nonprofit financing.

But we also see the need for a vast expansion of new construction of housing for senior citizens at rentals which older people can afford to pay. We believe that such housing should not be exclusively of the high-rise monolithic type.

We see the need for a diversity of living arrangements including suitable units intermingled as to age, social, economic, ethnic, and racial composition. It is also important to insure that all the necessary social, health, education, and recreation services are available, convenient and, if at all possible, within walking distance of such housing, including activity centers, shopping, health services, and educational opportunities.

As a matter of fact, we see the necessity for these services in all neighborhoods where older people live whether or not there is new senior citizen housing.

Ideally, these services should be so planned and organized as to be accessible by a short walk to those who are still ambulatory and as to be extended through outreach from the center or clinic to those older people who are physically unable to walk to them.

In order to remove 500,000 substandard homes in which senior citizens now live and to help them move into decent housing we recommend:

1. Provision of 120,000 new public housing units by building or leasing each year.
2. Expansion of the direct loan senior citizen housing at 2 percent.
3. Support for rent supplementation for all existing nonprofit senior citizen projects as well as all future senior citizen nonprofit housing projects under the Federal program.
4. Use of repossessed VA and FHA homes and apartments for immediate use in senior citizen nonprofit rental housing.
5. Federal grants for research and experimental demonstration for low-cost senior citizen housing, for training senior housing staffs, for health and recreation centers in housing projects.
6. Federal help in encouraging local communities to introduce reduced bus fares for senior citizens during off hours.
7. Immediate expansion of good nonprofit homes by 2-percent loans on new nonprofit nursing homes and by 90-percent aid for staff costs for new nonprofit nursing homes for the first year by adoption of the model law for standards for nursing homes in every State to insure better individual care.

By any definition of "poverty" older poor Americans make up one-third of the total population of the poor in the United States. And 15 to 20 years ago they were also one-third of the poverty population.

One out of every four families whose head is 65 or over lives in poverty. This rate of poverty is higher than for any other group.

Among older persons living alone or with nonrelatives, 6 out of 10 are poor. And the old are the most hopeless of the poor. They have little or no chance of making their way out of poverty through employment; inflation gradually erodes their purchasing power, real income diminishes, assets are exhausted.

But most of the OEO programs lean heavily toward the concept of education and training as instruments of breaking the cycle of poverty—hence the emphasis on youth. For most persons aged 65 and over, preparation for jobs other than short-term, on-the-job training would be unrealistic.

A large proportion of their employment is part time. Few of the older poor not now employed could be helped to find jobs.

Thus other programs must be sought. We must make life more tolerable for the elderly through income-stretching programs which conserve their limited incomes. One of these important areas is that of consumer education, and congressional strengthening of consumer protection laws.

Every time our older people go to the marketplace and lose pennies because of the unfair packaging and labeling of products, their hardships are increased because these losses cannot be recovered. These losses normally mean that our older people are deprived of something they desperately need but cannot afford.

We must also make sure that social services and other aids are actually available in our communities to serve our older people. Yes, Mr. Chairman, the National Council of Senior Citizens wishes America to undertake vital new programs to fight poverty among the Nation's youth—but we must fight more aggressively to defeat poverty among the aged. We cannot fight only half the battle. If we do—we may lose the whole war.

I would like to say, Mr. Chairman, that on reading or rereading quickly the Public Law 88-452, the Economic Opportunity Act of 1964, that I find in the general findings and declaration of purpose a broad statement, which puts Congress on record as seeking the elements of poverty both for the young and the old—and indeed everyone else. I think that this broad declaration is probably quite adequate to cover programs designed specifically for the aged.

However, if you read the rest of the act, as of course you have many times, you will see that identified specifically are sections dealing with those in the younger age brackets. Mr. Chairman, we are not expert bill drafters but it would seem to us that perhaps it might be well to amend the act slightly to specifically or to rather more carefully and precisely spell out the intention of the Congress in respect to the elderly. The aging poor require solutions which are somewhat different from the solutions which are being devised, and it seems to me rather brilliantly and creatively devised for dealing with the problems of those in the younger age brackets. We urge that another set of programs can and must be devised for the aged. I think it might be well for this committee to consider whether some amendments dealing with this precise concept should be written into this act, without in any way narrowing the purpose of the act, but rather more giving the Office of Economic Opportunity a much more specific warrant to grapple with the problems of the aging in their various aspects.

Chairman SMATHERS As I understand, Mr. Edelman, what you are saying is that the act is broad enough to include the elderly. Your question is whether or not it is specific enough so that the director of the program would be required and could properly understand that it was the intention of Congress to take care of the elderly poverty stricken as well as to provide for the youth. Is that what you are saying?

Mr. EDELMAN. You have stated it much more clearly and compactly than I did, Mr. Chairman. You put my thoughts into better words.

Chairman SMATHERS. I don't know about that. I just wanted to see if I understood you.

Mr. EDELMAN. Yes; I thank you for that statement of my efforts here.

Chairman SMATHERS. I wanted to ask you a question right on that point. You are a member of the Senior Task Force of the OEO, are you not?

Mr. EDELMAN. I serve on this Committee for the Aging Poor, Mr. Chairman.

Chairman SMATHERS. As a member of that group, do you know of any programs that could be adopted by the OEO which, first, are within the purview of the act, and, secondly, would be beneficial to the elderly, which are not now being carried out?

Mr. EDELMAN. Mr. Chairman, there are a whole list of projects which are being proposed to the Administrator by this committee on which I serve. They are under very active consideration, and I think—just let me take slight pride of authorship—that some of these programs will be rather significant and well devised.

I think the plans my colleagues on the committee have offered can do a great deal. It remains to be seen, of course, whether all of these programs can achieve the precise effect that is desired. I feel strongly that the several proposals in respect to the aged that have been suggested, have great hope.

I think that some of these programs are actually at the point of being put into effect or at least are being formally processed.

For instance, this foster grandparent plan which is included, I think, in the Head Start program. I think this is a brilliant concept. I think that this can be applied very immediately and should be pushed very energetically. I think this is a brilliant beginning.

I think this is just the kind of thing which has been so sorely needed, and I think offers very great hope. What must be done is to find out 6, 7, 8, 10 other programs to place alongside of this beginning program and through them all, we may reach into this large group of the elderly poor which probably, as we estimated, Mr. Chairman, in numbers, constitute half of the 18 million persons who are aged 65 and over in America.

Chairman SMATHERS. Mr. Edelman, how long has the senior citizens advisory part of the OEO program been active?

Mr. EDELMAN. Well, I was appointed to the Committee, I think, approximately 2 months ago. I believe that perhaps one or two meetings had been held prior to that time. I can't tell precisely, but it is within a 3-month period that this group has become active and has been deliberating. As I understand it, Mr. Chairman, I do not know this officially, but we have been told by the staff persons who work with us on the aging poor committee, that the Administrator is just about ready to sit down with us and to really thrash out with us this package of suggestions that we have come up with. He intends, if I understood correctly, to implement some of these as rapidly as is feasible.

I just mention here, Mr. Chairman, that perhaps one of the major proposals that this committee on the older poor are making to the Administrator of the Office of Economic Opportunity is one which, perhaps, is in a sense slightly premature.

We are pressing for the creation of what we call a Senior Health Corps, and this is predicated, of course, on the enactment of the Social Security Amendments of 1965. Obviously, the Administrator can't accept these discussions on our part except to give them staff

analysis and have thought given to them, study, because the statute is not yet enacted by the Congress or signed by the President. But we believe that there will be a very great need for all sorts of volunteer effort on the part of the seniors themselves to fully implement this program and to see that it is fully taken advantage of by all of those who require that assistance in respect to health protection among the aging in the United States.

Senator KENNEDY. Mr. Chairman?

Chairman SMATHERS. Senator Kennedy.

Senator KENNEDY. I was wondering, Mr. Edelman, if you had some specific recommendations for future poverty legislation? I think you stated very clearly, and our chairman reiterated, a very fundamental concern over program emphasis. I was wondering whether you had some specific recommendations on legislation which you would like to have this committee consider.

Mr. EDELMAN. Senator Kennedy, if we may, we will submit a memorandum of some suggested language which could be considered by the experts on this committee to see whether they would implement the thought which we have discussed here this morning.

Senator KENNEDY. All right. Now, a good deal of the antipoverty programs, particularly the community action programs, depend upon local initiative in their development of fundamental programing.

I was wondering what has been your experience as far as the older poor are concerned. What role they have taken in developing and helping to formulate plans at the local level.

Have they been active?

Mr. EDELMAN. Mr. Senator, the older poor have not been brought into the programs. They have been reluctant. They have been very backward in coming forward.

They have been unclear as to what they really want and need. This is one of our very great difficulties. Newspaper publicity has called attention, for instance, to the election, this informal election which has been conducted in Philadelphia, if I understand it, by the welfare council, a member of the social agencies in this community to attempt to have brought into the formal planning agency in the community membership of the group which would be served by these programs. As I understand, an election has been held, and certain persons from among the poorest in the city are serving on the planning organization.

Now what effect this is having, and whether the older poor, in Philadelphia feel that they are really being consulted I can't say.

All that I can say, Mr. Chairman, is clearly that it will be absolutely necessary to inspire and inform by, I think, a process of close contact and careful explanation to the members of the aging poor in the rural and urban communities of America that their participation is fundamental to the success of this program, and that they can contribute in their own way importantly to the solution of these problems.

If they do, I believe that they will come forward, finally. I think this would be rather slow, but I think it will have to be. I can't conceive of anything which could make a more important contribution toward the solution of these problems of poverty than to have the very poor feel part of what is being done to work out the solution.



Two or three of the officers of our organization throughout the country have sent us in some little case histories, in an effort to illustrate some of the facets, some of the problems which go with the implementation of this program.

Senator KENNEDY. Now just on this point.

Mr. EDELMAN. Yes, you may break in, Senator.

Senator KENNEDY. What parts of the program itself, be it retraining, or adult education, or health services, what part of the OEO program itself do you find to be of greatest advantage to our elderly poor?

Do you see any specific parts of the overall program where they are being excluded, or do you see any parts where we should be trying to urge the administrators to be more concerned with our senior citizens?

Mr. EDELMAN. Senator, could I simply try to answer you in this way. That the National Council of Senior Citizens has for the last year urged a revision or some revisions, or certain amendments, or improvements, as we would describe them, to the whole setup of the U.S. Employment Service, the USES.

We feel that special sections must be created in all employment offices in this country to advise the older people among the unemployed as to what is possible for them. It seems to us that the opportunities for the solution of the problems of poverty among the aging through employment are rather limited—and certainly the solutions require rather a specialized type of understanding and study.

I think, for instance, that there is a significant number among the younger groups in the aging poor, those that are still physically fit, those whose skills are still in existence, those who are mentally capable of adjusting and adapting to new circumstances. And I think that this requires a special kind of adaptability, or rather, a special kind of background on the part of the advisers in our Government agencies to assist the aging persons, what to do about this employment problem.

But I doubt very much whether through ordinary commercial employment we are going to solve the major ills of the aging poor. New programs have to be devised which will enable these older people to contribute to their own upkeep and to society as a whole.

Special types of part-time employment, of course, will have to be devised by private employers. And, in addition to which, I think arrangements have to be made for other types of employment which do not compete with customary types of private employment to enable the elderly to find something to do which can also be slightly remunerative.

Some type of sheltered workshop may have to be devised for the able-bodied elderly similar to the workshop set up so successfully for the physically handicapped.

I think this is a rather tricky business, if I may say so, Mr. Senator, because you begin to get into competition with private industry, which obviously, we do not want to do. But there is such a great need, I feel, for the repair of ordinary household appliances, and matter of that kind, and fixing of furniture, and all sorts of little things of this kind, which people will like to have done, which they can't afford to have done through the private industry which operates in this area. Some solution for that sort of thing must be found.

Now this is obviously only a minor outlet, but it is something which needs careful study and exploration.

Senator KENNEDY. I want to thank you very much, Mr. Edelman.

Mr. EDELMAN. I will submit for the record, Mr. Chairman, if I may—I don't have adequate copies here—several case histories. These are individual stories of individual human beings among the aging poor throughout the country which I will submit for this record.

Chairman SMATHERS. Without objection, we will make it a part of the record.<sup>1</sup>

Mr. EDELMAN. But the point I wish to make, and the fact which these cases illustrate, Mr. Chairman, is the terrific resistance to the acceptance of what is looked upon as charity. This is one of the very great difficulties we in the National Council of Senior Citizens are constantly confronted with among our volunteer groups throughout the country.

The resistance to a means test is widespread and intense. People regard social security payments in an entirely different way than assistance rendered under the Kerr-Mills Act.

This is a terrific difficulty which must be overcome. You will find people who are living today—or existing, they are not living—upon inadequate social security allowances. These persons should seek some type of supplementary public assistance, or some type of assistance from private agencies. Yet these individuals, in dire need, are completely unwilling to ask for aid, either because the inquiries might lead into the resources of their relatives, or because they themselves are so fiercely and stubbornly independent, are so prideful that they absolutely refuse to accept what they regard as charity.

And this creates problems in society, because people who don't, for instance, who just absolutely refuse to go to see a doctor, the ill among the elderly, who just simply refuse to go to see a doctor because they don't have in their pocket the money to pay for that doctor, finally will create a greater problem for society than it would be if this individual did accept some medical advice and treatment now.

I ran into this kind of thing, if you please, in a wonderfully equipped housing project for the elderly in New York State recently. But the manager told us that many of her tenants were actually not getting enough to eat—some because they did not have the money—rather because they hate to work for themselves. This latter is a real problem among single men and women. We know of old people who fail to buy food just to keep up life insurance payments. This seems to me almost irrational but it is a fact which must be faced. These elderly persons continue to make life insurance payments, because they want to leave something to their children when they die. And to do that they deprive themselves of the absolutely necessary foodstuffs.

To deal with such problems, it seems to me that it will require, from among the poor themselves, people of sympathy, of understanding, and of character, who could slowly gain the confidence of these persons who present such problems. We must persuade these individuals that society feels that it is to the advantage of society as a whole if they obtain needed assistance and that the acceptance of such help carries with it no stigma.

<sup>1</sup> See item No. 1, at p. 295, app. D.

Chairman SMATHERS. Yes, sir.

Mr. EDELMAN. Yesterday, Mr. Chairman, I spoke with Mr. Charles Cowl of the Steelworkers Union in Tampa, Fla., about another aspect of this problem. He told me about the situation which exists now in the city of Tampa with respect to the aging poor, through this very critical unemployment that exists among them. And yet, when you ask these older people, a great many of them who have been displaced from their jobs in cigar factories through automation and modern processes, what they think they can be trained for as alternative employment, they do not know what to suggest. It has been terribly difficult to educate them to understand that there may be various types of alternative employment. The only thing that any significant number of these displacees in Tampa have come up with is they want to be trained for cooks. And there is a surplus of cooks in that local labor market.

There has been a program of training for cooks, but it has run into the problem that this is not a type of employment in which there are too many job openings, and consequently, one has to do much more work, much more studying, much more skillful and informed work with groups of this kind to be able to solve problems of that kind.

Senator RANDOLPH. Mr. Edelman, you have stated one out of every four families whose head is 65 or older lives in poverty. Now how do you document that statement? Are you ready to give supporting figures to the committee?

Mr. EDELMAN. Senator Randolph, I am glad you brought this point up. I will ask permission of the chairman to submit a memorandum giving our sources, and further detail on the known economic data which is now available in various Government agencies which would document the statement that I made there.

I am certain that this can be documented. As a matter of fact, we extracted the statement from rather a verbose statistical document by several of the Government agencies.

Senator RANDOLPH. Mr. Chairman, I do not question the sources of information which allowed Mr. Edelman to make this statement. I do feel that the committee, hearing this subject matter, should at some point have this documented with figures.

Chairman SMATHERS. It is a good idea.

Mr. EDELMAN. I am sure subsequent witnesses will document this, Senator Randolph, and they are better equipped technically than I am. We will also submit a summary of the materials on which we relied in preparing this overall declaration.<sup>2</sup>

Senator RANDOLPH. Thank you, sir.

Chairman SMATHERS. Thank you very much, Mr. Edelman.

The next witness we are going to call is Mrs. Margaret Schweinhaut, Senator Schweinhaut, I should say, former senator in the Maryland Legislature, and we are certainly happy to have you with us this morning.

I might add that she is the chairman of the Maryland State Coordinating Commission on Problems of Aging, representing the National Association of State Units on Aging.

<sup>2</sup> See item No. 2 at p. 297, app. D.

We are delighted to have you. We know that you are in a hurry to make a later appointment, and so we would like to have you say what you would like.

**STATEMENT OF MRS. MARGARET SCHWEINHAUT, CHAIRMAN,  
MARYLAND STATE COORDINATING COMMISSION ON PROBLEMS  
OF AGING, REPRESENTING THE NATIONAL ASSOCIATION OF  
STATE EXECUTIVES ON AGING**

Mrs. SCHWEINHAUT. Mr. Chairman, it occurred to me as I listened to the past witness that OEO is young, and that it has been our experience that sometimes the young need to be taught to have a proper attitude toward the aged. Perhaps as OEO matures, we may expect a change of attitude toward the poor elderly.

Senator Kennedy asked a question about the poor having a voice, and most of my testimony will indicate that the poor *do* have a voice in most of the States. The voice needs to be listened to, and taken advantage of. That will be the substance, primarily, of what I have to say.

My name is Margaret Schweinhaut. I am chairman of the Maryland Commission on the Aging and I am appearing today in my capacity as a board member of another new organization, the National Association of State Units on Aging. Forty-four States in the country are represented in this organization, as well as Puerto Rico and the Virgin Islands. Because of the growing number of State and Federal programs which either do or should benefit the elderly, this organization, I think, will meet a need and be a channel through which experience and knowledge may be exchanged between the States.

For that reason, I have asked a member of your staff to send to this organization, if it is feasible, copies of the replies to your questionnaire,<sup>3</sup> in order that this organization may see to it that each State knows what is happening in other States and communities. He said that he would do so.

I think the National Association of State Units on Aging will be a means, also, through which the States may cooperate more efficiently with Federal agencies in the planning and implementation of programs for older citizens.

While we are young, we should be a vital link with the Federal agencies and with Congress on many of these problems, because we are the people who are working right in the communities where the problems we are talking about exist, and where the people live who have these problems. I think that we can be very helpful to the Congress and to the Federal agencies in making more visible through publicity and through action the meeting of the needs of older people.

While we are concerned primarily with older people, we are certainly a hundred percent behind the OEO program, and we understand about the emphasis being put initially on the young. We also are impatient with the kind of criticism that now is coming forth from people who enjoy every possible comfort in life, and we feel that these criticisms are largely unjustified. We are reminded of the work that was done

<sup>3</sup> Replies from State agencies appear in app. B, beginning on p. 181.

by Charles Dickens in England in the last century. That work was also subjected to very severe criticism at the time.

In fact, some of that last century criticism bears a remarkable resemblance to today's carping. We are convinced, of course, that neither the Congress of our Nation, nor the Director of the program, nor the President of the United States will be deterred from going forward with this program to ease the plight of needy people.

I think it is unfortunate, however, that in the case of the youth programs, the program moves forward very fast, but in the case of the elderly, there seems to be an attitude that you must prove beyond a shadow of a doubt that there is actually some need before any action begins. We, who are working in this field, know that we have long since proved it. There is no question about it, so why spend the time demonstrating a need and proving a need that we know exists, just as we know the need exists in the Head Start program for children?

So I have become a little impatient, because I have worked in the field of aging since the middle 1950's and proof has been offered over and over again. Here we are in 1965 having to prove, once more, that need actually exists.

Of course it exists. We all know it exists, so let's get on with the job.

Since I mentioned Dickens, I would like to—

Chairman SMATHERS. May I ask you a question right there, Senator?

Mrs. SCHWEINHAUT. Yes, please.

Chairman SMATHERS. Do you have to prove this need to the OEO people? Do they seem to say, "Look, the act as we understand it is calculated to help the young, and the unemployed in the young and middle aged," and do you have to prove this point to the OEO?

Mrs. SCHWEINHAUT. We certainly have to prove it to the local people who are handling the OEO program, and I would assume, therefore, that it would be a justifiable criticism, that the word has certainly not gotten down to the States, and to the State authorities that we move forward quickly on programs involving the poor elderly. I am going to give you an illustration of the Baltimore situation which will bring that point, I think, into focus.

Senator ALLOTT. Mr. Chairman, may I?

Chairman SMATHERS. Yes, Senator Allott.

Senator ALLOTT. Senator, if you will pardon this, but as the chairman is aware I have two Appropriations Committee meetings going on at this moment, and I will have to leave.

I was a little surprised that Mr. Edelman stated that only 1 in 4 are in the poverty class in this age group. With the number of people we have on State old-age pensions which are, in many States, inadequate, and social security, I was really surprised to find among the aged group that there is only 1 in 4. But it seems to me also—if I may be permitted a remark or two because I do have to leave—that perhaps from a standpoint of legislation, we have somewhat boxed ourselves in. Everything has been developed over the past 20 or 30 years to achieve a retirement for our aged people at the age of 65, and under, and setting them on the shelf.

This is a concept with which I don't agree. Every one in this group that I have talked with are as much concerned with this aspect of the problem as anything. They have lost their ability to be a part of the community.

We have the present \$1,200 limitation on wages or salaries without penalty plus the 50-percent diminution of social security on the next \$500 of earnings and this keeps them from effectively holding any job, because where do you make a \$1,200-per-year job for a person of ability. It may be a carpentry ability; it may be a bricklaying ability; it may be ability as an accountant; or as an executive. A person of ability would command a considerably higher salary or wage, and, if he works for less than he is worth he affects the whole wage structure.

I am reminded, Mr. Chairman, in talking to the Ambassador of Colombia at the United Nations 2 years ago, when I had the honor to be the representative of the United States, that he told me that they were campaigning in your own State, in St. Petersburg, and soliciting on the streets and talking with elderly people who had retired there, to find people with unusual abilities and to get them to come down to Colombia for a year or two years to utilize their skills.

All of our laws seem to be pointed toward blocking these people from obtaining meaningful employment. I am not sure that just raising social security payments would help, because every increase in benefits is offset by inflation; and generally, the inflationary offset occurs before the increase in benefits. This involves complicated financial problems with the Federal Government to stem the inflationary tide.

You have also got to find a good way to make these people useful, to permit them to continue an active part in life, and I don't think we ought to approach this with any preconceived political or social philosophies.

We must, as objectively as possible, delineate the problem areas, and then see what we can do to help them.

Mrs. SCHWEINHAUT. Senator, I couldn't agree with you more. I think Congress has been moving in the direction of knocking down some of the barriers. For example, people on old-age assistance can now earn, I think it is, a dollar a day, \$30 a month without having it taken from their old-age assistance, and there are various moves that Congress has made toward getting out of that box. I think there is no question about it that there is a box at this point, to some extent, but not one that is insurmountable, in my opinion.

I think Congress is going to find its way, and is finding its way to overcome these barriers, but I think the idea of putting a person of 65 on the shelf today, when we are reaping the benefit of the enormous medical research that makes him healthier—if not wealthier, at least healthier—and more able to continue on, is a real problem.

Senator ALLOTT. I would also hope so. I happened to vote against the poverty program.

Mrs. SCHWEINHAUT. I am sorry to hear that.

Senator ALLOTT. Because I think it is ill conceived, not well thought out, thrown together, and not well planned, but I hope in your mention of Dickens you do not throw everyone who happens to disagree with a program as conceived as being wholly unsympathetic to those less fortunate, and I think I am as well acquainted with poverty as almost anyone administering the program.

Mrs. SCHWEINHAUT. Senator, I understand the danger of an overall statement, and I appreciate that when I said it. I become a little annoyed, however, at reckless criticism.

I am quite sure that you, Senator, and thoughtful people of your kind, mean to be helpful in your criticism. I have no doubt of that whatever, and I certainly would not include you in the category of those critical of Dickens, and critical of this program.

I deplore the fact, however, that sometimes very sensitive criticism which is helpful and needed is picked up and used by reckless people against a program which needs help, but does not need to be abandoned, and does not need to be downgraded in the public eye to the point where it becomes ineffective. It is this kind of thing that I think is distressing.

In your case, I am sure that even though you voted against the program, you would want to see it operate in its most efficient manner, and that is the wish of all of us.

Senator ALLOTT. Well, I would hope that some day, we could make it a more meaningful program than it is, and I think that there were constructive suggestions made at the time, and I hope there will be constructive suggestions made later that will be at least listened to.

But if you feel that a program for the amount of money involved simply does not scratch the surface for what it ought to do, then as a Member of the Senate, you can only in all conscience vote against it, and this is the way I feel about it. I am not in the habit of voting for programs just because they have a catchy name, or on the basis of slogans.

But we are not here to discuss the poverty program as such. We are here to talk about the aging, and the particular application of this poverty question to our elderly citizens who find themselves in a box in a half dozen different ways.

Mrs. SCHWEINHAUT. That's right. That's right. I have enjoyed our conversation. I hope I can have an opportunity, sometime, to talk with you, Senator Allott, at greater length.

Mr. Chairman, you will recall that the majority of the State commissions on aging were set up as a result of the White House Conference Act of 1959, when each State was granted \$15,000 to prepare for that conference, held in 1961.

Some of these commissions are legislatively established—there are some 44 of them—and others are citizen committees appointed by the Governors, but with few exceptions we operate on small budgets, and our work has been successful largely because of volunteer and part-time help within the various communities.

Since 1961, then, there has been machinery within the majority of the States which should be a vital resource for the implementation of projects for older people under the Office of Economic Opportunity.

And it is these commissions which should be the voice of the older people within the communities. This is where the voice of older people should be heard and should be heeded. To this point, this machinery has rarely, if at all, been used by the local authorities in the antipoverty fight, either in planning or implementing, and even where the program might affect the poor directly.

In most cases, I think this probably stems from ignorance of the existence of the machinery, but not in all, and I would like to give you now an example.

Before the enactment of the antipoverty legislation, the city of Baltimore had embarked upon what it called its human renewal program under the mayor's office.

This program was supported largely by private funds, and was under the direction of the health and welfare council. You will be hearing a good deal of this Baltimore project, I think, as the day goes on, and therefore, I am happy to have the first crack at it.<sup>4</sup>

Upon enactment of the OEO program, the planning of the original mayor's group for human renewal moved into the OEO plan and became the OEO plan. As early as last September, both the State commission on aging and the city commission on aging, both very vital, moving, lively organizations, protested the fact that the plan gave no recognition whatever to the needs of elderly people, despite the fact that a large proportion of the people living in the area of the city of Baltimore covered by this program were elderly.

Therefore, our State commission invited representatives of OEO, HEW, the city commission, and representatives of local planning groups, to discuss the possibility of the inclusion of services to elderly poor in the master plan, which was then in its final stage.

The representative of OEO agreed that such inclusion was feasible.

The overall plan, which was then pending for approval before OEO totals approximately \$5 million a year. As a separate 2-year *demonstration project*, and this is the *proof* I am speaking of, \$112,000 has now been added to the plan to prove whether or not it is feasible to include the elderly in the on-going \$5 million program.

This is the kind of thing I am directing myself to.

Chairman SMATHERS. Yes.

Mrs. SCHWEINHAUT. This demonstration program—and we are all for it; don't misunderstand me, and we had to fight like mad to get it in there—

Chairman SMATHERS. Senator, would you run that by me once again?

Mrs. SCHWEINHAUT. All right. It is approximately a \$5 million yearly program, the overall "Can Do" program in Baltimore.

Chairman SMATHERS. And who puts up this money, that \$5 million? Where does that come from?

Mrs. SCHWEINHAUT. That \$5 million is the OEO program. It is pending now, and I think it is approved or about to be. By reason of the action of the State commission, which was irate about the fact that nothing in that \$5 million program touched older people, even though there are a larger percentage of older people in the area of the city to be served, we took some steps, and having taken the steps we, in effect, forced the local OEO representative to include one item on behalf of older people.

The final result of all that is that there is a \$5 million project for Baltimore City, and a total of \$112,000 has been set aside as a 2-year demonstration program to test the feasibility of including programs for older people in years to come.

Now that's the point that I am trying to make to you. The reason given, for not including the older people, was that Washington doesn't see this program as including older people. It was designed for young people. This was said directly, and it was only upon—

Chairman SMATHERS. Who said that?

<sup>4</sup> For details of the Baltimore project, see app. B, pp. 199-205.



Mrs. SCHWEINHAUT. This was said by the planning group in Baltimore City. Not by OEO, by the planning group, because when this was brought to the attention of the OEO people, and our feeling about it was brought to their attention, they agreed there should be some inclusion, and the result of that agreement was that today this \$112,000 has been set aside for the purpose of demonstrating whether or not they should be included.

Chairman SMATHERS. They are taking \$112,000 to prove there is a need?

Mrs. SCHWEINHAUT. That's right. And that's the part that I was mentioning originally, that I think that this approach is simply a wasteful one, because the city commission on aging in Baltimore City is not in need of such a study.

They have been studying it for 3 or 4 years. They know where the need is, they know what the need is, they have established priorities of need, and they are not even consulted by the planning group until they were brought into this larger conference.

Not only were they not consulted, but, in the plan now pending before OEO, the existence of a city commission on aging is not even mentioned despite the fact that the commission is a regularly established official group with a budget from the city.

Surely the commission should have at least an advisory status in this program, in this \$112,000 small program, if not a supervisory role, and they are perfectly capable of performing such a role.

So I think this illustrates the kind of thinking that has gone on, within the States or within our State, at least. The local OEO people on this project say that they are suggesting the kind of approach they get from the office in Washington. So I think my first recommendation would certainly be that there be word coming down forthwith from the Washington office to all State groups, and all planning groups, that in each plan there should be consideration of the elderly. There must be such inclusion, where it is indicated, and it is indicated everywhere. Certainly in your State, Senator, and in my State. I am sure, from the letters and telegrams I have read from other States in response to your inquiry, this is true everywhere.

It isn't anything that we can restrict only to one State.

But I would say that the office of OEO in Washington should declare this as a policy, and that where there exists within a community, a city, or a county, or a State—and we have 18 county commissions on aging in Maryland alone—that, where there exists a commission on aging, that such commission should be the resource looked to for pinpointing the needs of elderly poor.

The second recommendation would be that, wherever possible, these local commissions and State commissions should be at least advisory as the program moves into action, and in some cases supervisory.

I think, in Maryland, it should be supervisory; but at least they should be advisory. I think, too, that through this act it would be possible to strengthen these commissions, because all of them suffer from a lack of nutriment in the form of sufficient money to have sufficient staff, and as I have said previously, they are only able to do a terrific job because of part-time and volunteer workers.

To illustrate further this one example I am giving you, I might say that when we insisted that there be inclusion of services to older people

there had been operating for some time with our assistance an employment service for older people, operated largely by retired professional men and women in Baltimore City.

It has been very successful. It has been operating on about \$5,000 a year, but it proved its success over a space of over 2 years. And we were able to have that group designated as the agency which would handle the employment end of this \$112,000 project, which project will include two phases.

One is employment and the other will be case finding of older people on the medical level.

And in the State of Maryland, and I dare say in many other States—I am sure in your State—there are enough projects already, either that have been tested, or are in operation, or in planning stages, by the commissions on aging, to keep OEO busy for a long time. So there is no dearth of projects for older people.

It is a question of using them, and so I am going to move on quickly to my third recommendation, instead of going through my statement, which is on file. I think, during the year 1965, this 65 being something of a magic number for some reason, during the year 1965 the Office of Economic Opportunity should move at once to set up within its Office an ongoing division specifically aimed at projects for older people.

It will not work any other way. It has got to be very specific, and it has got to be set up in such a way that it will deal, actually deal, with prevention and alleviation, as well as elimination of poverty among the elderly poor.

And I say this for many reasons, but there are two reasons particularly. One is that people are apt to overlook the needs of older people. This is a fact. Somehow, it is very exciting to do things for young people. It is not quite so exciting for older people. Here lies the problem of sufficient doctors for older people.

Many doctors love to be obstetricians and pediatricians. This is a marvelous thing, but to treat older people, this is considered to be a rather hopeless thing and I deplore it, and I think we are getting a reflex of this.

Senator RANDOLPH. Mrs. Schweinhaut, I consider you one of the most capable and constructive workers in the field of programing that which is meaningful to older persons.

Mr. Chairman, I have had the opportunity to work with the witness in other hearings. You have just made the statement that it is not as exciting to work with older people as it is with younger people, in connection with legislative programs, and so forth, that there is difficulty.

Now I think that we should at this point indicate that the Senate and House have passed the Older Americans Act.<sup>5</sup> This legislation is in slightly different forms, and is a matter for conference, but this is of recent passage. I believe that the differences can be agreed on, and that we can formulate a bill which can go to the President for his signature.

I was privileged to be a cosponsor of this legislation which establishes a separate Administration on Aging, within the Department of

<sup>5</sup> Signed into law July 14, 1965. Public Law 89-73.

Health, Education, and Welfare. It also provides a considerable amount through a grant and loan assistance program to State and private, nonprofit agencies, to augment their activities. You work with one of these splendid agencies.

Do you believe that the Older Americans Act, if and when it becomes law, will make a significant impact in your State of Maryland?

Mrs. SCHWEINHAUT. Oh, very definitely. Very definitely, Senator. There is no question about it, and I see no inconsistency between what I am saying now under this act and what will happen then. Indeed, within my testimony, I have tried to make the point that because of the Congress passing this Older Americans Act, and because of provisions already in the new medicare bill which Congress will, I am sure, pass, it is more than ever necessary to have a well-informed, knowledgeable group under this act which can work with the new Administration on Aging, and attack those problems which cannot be attacked under the Older Americans Act, but which can under OEO, because the Older Americans Act, as you are aware, Senator, applies to all aging people, and not just to the poor aging.

This act applies primarily or rather only, exclusively, to an attack on poverty, but also involves older people, well-off older people, to make a contribution toward those who are not as well off. I think that this is one of the reasons why I am making the suggestion at this time because of the imminence of the passage of the Older Americans Act. These two acts should work hand in hand, because as I have also said in my testimony, I always fear, in any governmental program, whether it be State or Federal, that awful disease we call hardening of the categories, and when hardening of the categories takes place, then it is very difficult to integrate the various programs toward a single goal. I have been told that, to this point, the Office of Economic Opportunity does not suffer from this disease, and so while it is free from this disease, and still flexible, is the time to set up an operating arm there which, when the Older Americans Act goes into operation, can work side by side with it and in an integrated fashion, and not go their separate ways.

This is one of the purposes of it, Senator, and I appreciate your bringing it to focus.

Senator RANDOLPH. Mr. Chairman, I am grateful to be given the opportunity to comment, and I only wish to say that we sometimes have an overlapping in governmental agencies. In dealing with specific problems we get so wrapped up in administrative detail that sometimes we can't go to the point.

Mrs. SCHWEINHAUT. That is right.

Senator RANDOLPH. And you believe, now, that passage of that act will complement? It will not conflict? Is that correct?

Mrs. SCHWEINHAUT. No, it should not. We in Maryland actually have already designated those programs which would be proper under the Older Americans Act and those which would be proper under the Economic Opportunity Act, and they do not conflict.

Senator RANDOLPH. Thank you very much.

Chairman SMATHERS. Yes, sir.

Mrs. SCHWEINHAUT. Well, the Senator, Mr. Chairman, has made my point for me, I think. That one of the reasons for a dynamic, visible program on behalf of aging that goes ahead with the same kind of

speed and enthusiasm that the headstart program has had is what we really need in order to make visible what the needs are, and to go ahead with meeting them, and in preparation, not only for the Older Americans Act, but in preparation for the Medicare Act. Because under that act, we are going to need thousands and thousands of people who can render services to older people within their homes and within community centers and many do not need to be doctors or professional people. They can be very definitely subprofessional people, in a very real sense, but they need some degree of training.

Now this training can start this fall, under OEO, in all our States. We are all ready to go. All we need is the check, and then we will be ready to go into operation when the medicare bill becomes effective in 1966. So I won't go on with my testimony, in view of the time I have taken, Mr. Chairman, unless there are further questions you would like to ask.

Chairman SMATHERS. Well, thank you, Senator. I think that is fine. What you have had to say, and we will make your statement a part of the record in its entirety.

I think your testimony has been excellent and most helpful. Thank you very much.

(Testimony resumes on p. 24.)

(The statement referred to follows:)

PREPARED STATEMENT OF MARGARET SCHWEINHAUT, CHAIRMAN, MARYLAND  
COMMISSION ON AGING

My name is Margaret Schweinhaut. I am chairman of the Maryland Commission on Aging. I am appearing today in my capacity as board member of the National Association of State Units on Aging. Forty-four States are represented in this organization, as well as Puerto Rico and the Virgin Islands. Because of the growing number of State and Federal programs which either do or should benefit elderly people, this organization meets the need for a channel through which knowledge and experience may be shared between the States. It is also a means through which the State units on aging may cooperate efficiently with Federal agencies to help plan and to implement programs on behalf of older citizens. While our organization is relatively young, it could and should become a vital link with Federal agencies and with Congress, for on many questions, it can bespeak the consensus of those working directly in the communities where older people live and who are, therefore, most aware of the needs and knowledgeable about how to meet them. It is the goal of our organization also to bring about better understanding of the variety of needs of our older citizens by making those needs more visible through publicity and through action.

While our organization concerns itself with the needs of the elderly, we are 100 percent behind the antipoverty program and recognize that in its initial stages the emphasis was properly put upon the needs of young people. Criticisms leveled against the program by those enjoying every comfort of life are deplored as reminiscent of that leveled against Charles Dickens, when in the last century he attempted to awaken the conscience of Great Britain to the needs of the poor. We have every confidence that just as such carping did not deter Dickens, it will not deter the Congress of the United States, nor Sargent Shriver, nor the President of the United States.

Since I've mentioned Dickens, let me pass along one of his often-repeated admonitions. It is futile to try to raise the sights of the poor while leaving them in degraded slum dwellings. For this reason, I hope that OEO and every other organization working in this field will help in every possible way to educate our State and local officials to the necessity of establishing county housing authorities. In this way, public housing can be spread throughout a State, wherever needed, and under one central management. We would thus avoid the charge of ghetto building and avoid also the uprooting, especially of older people, who need the advantages of public housing, but where existing, is available only in the cities.

You will recall that the majority of the State commissions on aging were set up as a result of the White House Conference Act of 1959 which granted \$15,000 to each State to prepare for the White House Conference held in January 1961. Some commissions are legislatively established and others are citizen committees appointed by the Governors. With few exceptions, they operate on small budgets and their work has been successful largely because of volunteer help within the communities. Since 1961 then, there has been machinery within the majority of the States which should be a vital resource for the implementation of projects for older people under the Office of Economic Opportunity. To this point, such machinery has rarely, if at all, been used by local authorities in the antipoverty fight either in planning or in implementing—even where the program involves directly the elderly poor. In most cases, it probably stems from ignorance of the existence of the machinery, but not in all. I shall give you an example with which I am most familiar.

Before the enactment of the antipoverty legislation, the city of Baltimore had embarked upon what it called its human renewal program under the mayor's office, supported largely by private funds and under the direction of the health and welfare council. Upon enactment of the Federal program, its planning moved into and became Baltimore's plan for presentation to the OEO. As early as last September, both the State commission on aging and the city commission on aging protested the fact that the plan gave no recognition whatever to the needs of elderly people living within the area of the city to be served. Protests elicited the reply from the local planners that Washington was not interpreting the community action programs as including older people—only the young. Thereupon the State commission invited representatives of OEO, HEW, the city commission and a representative of the planning group to meet to discuss the possibility of inclusion of services to elderly within the master plan. OEO agreed that such inclusion was feasible. The overall plan now pending for approval before OEO totals approximately \$5 million yearly. As a separate 2-year demonstration project to test its feasibility, a total of \$112,000 has been indicated for services to older people in the form of community employment services and the identification of chronically ill elderly persons for purposes of referral. This demonstration project is described officially as dealing with "neglected abilities and disabilities" of older people.

I cite this example as illustrative of the fact that the thinking of the local planners in this operation is simply not yet oriented toward the elderly poor. I hope through the medium of today's hearing they may be educated to do so. It is my further hope that when these attitudes have been changed, that the experience of the local commissions on aging will be used inasmuch as they have long since identified the priority of needs of older people and they stand ready to guide and to help implement and supervise any programs affecting older people within the various communities. To complete my example of the Baltimore City situation, the city commission has neither been consulted nor is there any indication that it will have a role in implementation since the plan now pending before OEO does not include any role to be played by the city commission. Indeed, they receive no mention whatever. This is very wasteful.

My first recommendation, therefore, is that the local commissions on aging, State, city, and county, be utilized as a proper and efficient resource in the planning for speedy and intelligent prevention and alleviation of poverty among America's elderly poor. These local commissions are equally important as a resource for involving well-off older people to help the less fortunate.

My second recommendation is that these commissions be given a specific role to play as programs go into action. This role could be advisory or supervisory, but its contacts with the knowledge of the elderly within the community, their attitudes as well as their needs, would prevent duplication of effort and speed the program toward success. An additional bonus would be that in many States there are projects now in operation under the auspices of these local commissions which, with very little upgrading, would be ideal OEO projects. For example, the employment part of the Baltimore demonstration will be handled by a group begun under the auspices of the State commission; community centers now operating part time for lack of staff and space; employment services financed by small private funds which need enlarging to full-time status; small homemaker services available to very few because of lack of funds and trained personnel, a mountain-craft service which, for lack of \$500 for equipment cannot get off the ground, and the like. There are literally hundreds of such projects which have proven their worth and which need financial underpinning

and staff of the kind OEO can furnish under its legislation. This brings me then to my third recommendation:

This committee is aware, I am sure, of the fact that many people in the 45 to 55 age group who are not now within the poverty level frequently move into it as they move into old age. It is important to break the poverty cycle at this point. Many factors now become involved including social security payments, old-age assistance programs, the new programs visualized under medicare and those to come under the recently enacted Older Americans Act. For two vital reasons, I urge the following recommendation: That there be set up during the year 1965 within the Office of Economic Opportunity, a special division dealing specifically with the prevention, alleviation and elimination of poverty among America's elderly people.

The first reason for such an action is that there is a great need for vital, imaginative and visible programing for older people and by older people. Indeed, I would hazard a guess that the VISTA program will evolve to one day be primarily a retired persons program. This is especially true if we continue to live longer, healthier, and are forced to retire younger. The magic year 1965 is the time to do this. It would also demonstrate to the American people a recognition that our energies should be put into action rather than into so much lipservice about the great natural resource represented by our older citizens.

The second imperative reason for this action is that with the growing variety of programs for older people under the legislation already mentioned, the Medicare Act and the Older Americans Act, as well as under OEO, this special division could begin the careful planning for integration of these programs in order to avoid costly overlapping and confusion. It would also be a preventive measure against that dread disease of government at every level, the "hardening of the categories." Because of the admirable flexibility, I am told, which now exists within the Office of Economic Opportunity, such flexibility could well serve as an inoculation against the disease boring into any of the other programs affecting older people.

In summation then, I have three recommendations:

(1) That all planning agencies under OEO be made aware of the necessity of including the aged poor as well as the young within their plans and in so doing that the knowledge and experience of the local commissions on aging be used;

(2) That as programs on behalf of the elderly move into the action stage, the local commissions be given a role to play in an advisory or supervisory capacity; and

(3) That the Office of Economic Opportunity move quickly to establish a specific division to do the specific job of attacking poverty as it affects our older citizens.

The national organization of State units on aging stands ready to help and the State, city and county commissions of this country do also.

Through this type of coordinated effort, we will more quickly move one step further toward meeting Toynbee's standard that a culture may be judged by its care and concern for the well-being of its older citizens.

(Testimony continued from p. 22.)

Chairman SMATHERS. Our next witness is Mrs. Geneva Mathiasen, who is the executive director of the National Council on the Aging. She is accompanied by Jack Ossofsky.

**TESTIMONY OF MRS. GENEVA MATHIASEN, EXECUTIVE DIRECTOR;  
AND JACK OSSOFSKY, DIRECTOR, OFFICE OF ECONOMIC OPPOR-  
TUNITY PROJECT, THE NATIONAL COUNCIL ON THE AGING**

Mrs. MATHIASEN. The National Council on the Aging is a national volunteer organization. Mr. Ossofsky has recently joined our staff as director of a program which the National Council on the Aging is doing under contract from the Office of Economic Opportunity, and I invited him to accompany me here and he will also be available to answer any specific questions that the members of the committee might like to ask.

I have a prepared statement which is on file with the members of the committee, I believe. I would also like to ask permission to put into the record a copy of another statement entitled "Background Facts on the Income Position of Older People," which was prepared by the National Council on the Aging Retirement Income Committee, of our Committee on Employment and Retirement. This committee is chaired by Dean Charles Schottland, and the material is intended to provide a good deal of specific documentation relating to the general income picture.

Chairman SMATHERS. We shall be happy to have that, and make that a part of the record.<sup>6</sup>

Mrs. MATHIASSEN. Mr. Chairman, the National Council on the Aging is most appreciative of the opportunity to participate in these important hearings on the poverty of older people. We particularly welcome these hearings for they come at a time when the many needs of our older poor are known to our Nation, but when the steps to deal with those needs, consistent with their seriousness, have yet to be taken.

It is in keeping with the history of this committee that it should turn its attention to this subject, for it has amassed an impressive record of constantly bringing before the American people an awareness of the contributions which older people can make to the welfare of the Nation, as well as the contributions which our Nation needs to make to the welfare of our older people.

As I indicated earlier, the National Council on the Aging is a national, voluntary, nonprofit agency providing leadership for organizations, communities, and individuals concerned with the field of aging. It is a nationally and internationally recognized body to which diverse interests turn for objective judgment, advice, and authoritative materials in planning sound policy and programs of action in the field of aging.

The council's membership includes leading community forces at the National, State and local levels; civic, religious and fraternal organizations; labor and industry; professional associations; voluntary and governmental health, welfare, education, recreation agencies; profit and nonprofit housing sponsors, builders, architects, planners and housing officials; economists, social workers, and community planners. Because the national council has maintained a policy of limiting its activities to those programs which it can carry through with a high standard of performance, it has, fortunately, been able to mobilize the finest experts in every area of work it has undertaken.

I would just like to say offhand that this has been done because we believe that the problems of older people interlock and are indivisible, and we wish to have at our command people who can give assistance in all of these areas.

Our basic purpose is to provide a national information and consultation service to people dealing in this field, and also to undertake studies and demonstration programs in areas of practical need and to give guidelines to organizations, individuals, and communities in carrying out programs.

<sup>6</sup> P. 301, Item No. 3, app. D.

I will deal rather briefly with the background information about the war on poverty, making only a few comments.

The first is that it is, of course, a new program but the point we would like to establish is that its patterns are already beginning to be established, and before those patterns become hardened, as Mrs. Schweinhaut said, and as it gains momentum throughout the Nation, we would like to see that its major forces do not continue to be deployed against the poverty of the young and their families to, for all practical purposes, the exclusion of the old.

To break the cycle of poverty is the challenging battle cry heard from communities all over the country, and it conjures up a wonderful vision of young people freed from the forces that have held them back, but we feel obliged to point out that the aged poor, too, offer an equally exciting challenge and a significant challenge, if properly understood.

Older people are one of the major groups of the poor in the Nation. Our documentation is fully explained, partly in this statement, and more fully in the accompanying document. Just to get it in context, I would like to mention two pieces of specific reference, because I think that one of the problems is that so many different measures of poverty are being used, and this is what accounts for different kinds of percentages and so on, but if you accept one of the most common standards of income, which is that of the Bureau of Labor Statistics, which relates to what they call a modest but adequate standard of living, the cost for a retired couple is estimated at about \$3,000 in a large city and \$2,500 in a smaller community, and for the retired individual at about \$1,800. In 1962—

Chairman SMATHERS. A retired individual; \$800?

Mrs. MATHIASSEN. No, sir; \$1,800.

Chairman SMATHERS. \$1,800?

Mrs. MATHIASSEN. Yes; in 1962, one-half of the 5,400 couples headed by a person aged 65 or more had incomes of less than \$2,875 and 30 percent had less than \$2,000, and two-thirds of the retired individuals had less than \$1,800 a year required by the Bureau of Labor Statistics budget, and half of the single ones had income under \$1,130.

This has, of course, changed somewhat since 1962. These are 1962 figures.

This budget needs, I think further examination as to what is included in this modest but adequate budget. I would just like to point out one or two of the features of it.

In its nutritional aspects, it is based on not quite one egg a day per person. In clothing, it provides for the replacement of a man's top-coat every ninth year, which probably means one before he dies. Three dresses a year, including housedresses, for the women. And then for those who do not own cars, it provides for one round trip bus or trolley ride a week, and this means that for the 80 percent without cars, trips to church, clinic, friends, shopping, to a senior center, and so forth, are included in this one trip, in this budget.

Chairman SMATHERS. Now, are those the figures of the Bureau of Labor Statistics?

Mrs. MATHIASSEN. Right, sir.

And then when we note that even this is out of reach of more than half of the 18 million people past 65 years of age, we begin to put this in context.



Now in the 1964 annual report of the Council of Economic Advisers, it was stated or it was pointed out that families headed by persons 65 or more were found to make up one-third of all the families counted as poor in the Nation, according to the Council of Economic Advisers definition. And that the incidence of poverty among older people living alone, or with people who were not relatives, is even greater. I won't continue with these basic background figures. I only wanted to offer enough of them to establish the relevance of the subject about which we are speaking.

I would also like to say just a few words about the sources of the income of older people. The single major source of income for the elderly as a whole still remains employment. That is, for those over 65. In 1962, the earnings accounted for 32 percent of the aggregate money income of people over 65, although this is again somewhat misleading. One-fourth of all of the employed men aged 65 to 69 work only part time, as do a third of those between 70 and 74, and one-half of those 75 to 79. It is obvious that this decreases as age goes on.

Thus it is quite clear that those in the 65-plus group who are working are in the main the younger of the old. Of all persons now aged 65 and over, 36 percent have passed their 75th birthday; 1 million are over 85, and it is also interesting for us to realize that there are over 10,000 centenarians now in this country.

However, I would like to point out that all older people, not just those 75 or 85, have difficulty in finding work, and as an aside—this is not included in the testimony—the National Council on the Aging has been working during the past 2 years under contract from the Department of Labor on some demonstration programs regarding the possibility of training and employment under the manpower automation and training program, of men and women between the ages of 50 and 65.

This group, who lose their jobs, find great difficulty in getting them again, and the important point that we always point out is that this group who still have many dependents under 18 have no source of income except employment, until they can secure social security, once their unemployment benefits have been used up, and this is a new area of significant enough proportions to be of genuine concern. It points to a new potential for poverty in a much younger age group than we commonly think of as the elderly.

I would like to point out also that nearly 9 out of 10 of those companies employing 1,000 or more workers have compulsory retirement plans, usually requiring retirement at age 65, but there is also, as we know and can fully document, an increasing tendency toward early retirement, accompanied, happily, in many cases by an increase in retirement income, but this is not shared by those people who do not work for companies that have retirement plans.

By far the most significant source of income for most aged persons is social security. For a third of its individual beneficiaries, and for nearly 20 percent of the couples receiving benefits, social security is the sole source of income. It is therefore important to realize that social security benefits averaged about \$77 per month in mid-1964, for the retired aged worker, \$40 for the spouse and \$67 for the aged widow.

Clearly, those millions who depend on social security for their entire support or those who depend on it for the major portion of their support find the modest but adequate budget of the Bureau of Labor Statistics far beyond their reach. I would just like to comment briefly on what seems to be an inconsistency between the level of benefits available through social security and the modest standard of adequacy that we seek to achieve through the war against poverty.

Senator Robert F. Kennedy at the 14th Annual Meeting of the National Council on the Aging this last March commented on our benefit level in this way:

"Social Security," he said, "may provide a floor of protection to our elderly, but it is a floor without a carpet, and its nails come through."

I would like to point out also that the vast majority of the older people have very modest assets. If you omit the homeowner, the assets amount to less than \$1,000 for one-sixth of the aged couples in 1963. The value of such assets as they do have declines with age, and decreases significantly for those people who draw on them as they grow older.

I will go on, now, to point out that the recent legislation will be of benefit, as the question was raised about increased social security and the medicare and the Older Americans Act, and there is no doubt that these are significant steps. I would like to point out, however, that the 7-percent increase in social security may be used by a good many of the elderly to pay for the voluntary insurance which may be a part of the requirement for coverage, full coverage under the present Medicare Act.

Now there are other avenues open to Federal and State Governments with which to meet the needs of older people. The National Council on the Aging has proposed in relation to housing the supplementation of rent for those who can't afford currently available housing, the extension of surplus food programs, the establishment and expansion of needed community services, encouraging employment opportunity, and making available facilities at the source where people can use them, opportunities for the use of leisure time, and so on.

The National Council on the Aging feels very strongly that the Office of Economic Opportunity also can play a major role in dealing with the deprivation of the elderly. We have been concerned with the potentials envisaged in the Office of Economic Opportunity, and yet we, like many others, have been concerned by the fact that in communities all over the Nation, there is very little understanding of the place of this service for older people in the war against poverty, and particularly in the community action phase of that war.

No one has made it clear and official that the poverty of older people is one front in the total war against destitution. This is evidenced constantly in our office by the letters of inquiry we get about how the communities can take advantage of this act. Our correspondence and personal inquiries come from those people who are concerned with programs of older people at the local level, and it is often reported that questions are raised because of lack of interest shown by the local office of economic opportunity organization in the needs of the elderly poor.

I will not belabor this point, because I think it has already been made by people who have already testified about this.

Also we have been asked to look at some ideas that have been proposed by communities, and find that they are very often not actually appropriate in the terms of the act, and therefore, I would like to say that we recognize the early stages of this, and that a great deal needs to be done in education of a specific nature, all down the line.

Chairman SMATHERS. Right on that point, may I just run that by again?

Did I understand you to say that it has been your experience that the representatives of the OEO are not themselves quite clear on the fact that part of their job is to combat poverty among older people? Did you say that, or didn't you say that?

Mrs. MATHIASSEN. I didn't say that exactly. I said that there is a considerable lack of understanding at the local level about this, and I think that this is not to be blamed on anybody. I think this is a part of what one might normally expect with a new act of this kind that is getting into operation very quickly, and it is quite natural. This is in the tradition of our country, that we first look at youth.

Chairman SMATHERS. Do not misunderstand me. We are not trying to blame anybody for anything. We are just trying to find out if the people who now administer the act, and particularly those who go out from Washington and assist in setting up the programs within the various States and communities in the States, put sufficient emphasis on the fact that their concern about poverty also should extend to the elderly people?

Mrs. MATHIASSEN. Mr. Chairman, we have found in our conversations with officials in OEO in Washington that there is an awareness of the needs of older people. I am not in a position to say the extent to which this has been publicized in their work with local communities, but there is a very genuine awareness of this. I think also that there has been, perhaps, a tendency to deal with the requests that have come in rather than to try to, at this point in the program, encourage new kinds of things that are not forthcoming from the community.

I would like to mention here, however, one evidence of that, of their concern, I think, and realization and desire to help communities do this is in a modest contract that has been negotiated between the National Council on the Aging and the Office of Economic Opportunity. After we had discussed this with some of the officials many months ago, foreseeing that this might happen, we were requested to provide some descriptive material of programs which we thought could be executed in local communities under the CAP part of the program, and they were entitled "Models" in our contract. We do not consider them as that, in the formally accepted terms, but as suggestions of the types of programs that we believe are practical and consistent with the terms and aims of the Economic Opportunity Act, as opposed to many general programs which are useful to older people.

Two of these models have already been completed and submitted, and I would like also to enter in testimony, if I may, copies of those two programs which describe in some detail what we believe are two eminently practical and possible programs to be carried out by communities. The plan is that these will then be distributed to communities, and the Council's further job will be to help the communities provide a demonstration of how these can work, iron out any

particular problems that may arise, so that they can be incorporated into actual programs in the future.

This, I think, is a significant step, added to many others which are in progress to help this.

Chairman SMATHERS. Without objection, the models will be included in the record.<sup>7</sup>

Mrs. MATHIASSEN. There will be at least five of these models. I would like to say that these first two relate in general to part-time employment. We believe that it has been demonstrated in the country that if you give enough attention, enough community attention to older people who want employment, particularly part-time employment, that jobs can be found.

In one experiment, at least half of those applying have been placed in some kind of program.

Now we have two principles particularly that we have set up in relation to our proposals. We believe that the purpose of the Economic Opportunity Act should be to add relatively small amounts of income to larger numbers of people, to lift more people above the poverty line, rather than to have the emphasis on getting full-time and high-paying jobs for relatively few.

Another part of the programs could be to make the small incomes stretch further for those elderly persons who are not able to increase their incomes through employment or through any other means except increase in social security or old-age assistance.

The first model does provide, as I said, for part-time employment. The second one provides for a variety of ways in which older people may serve younger people. The third one will provide for the expansion of income by making the food dollar go further, through the provision of low-cost meals which people can eat together, can take home supplemented by a meals-on-wheels program, and assistance to older people who can't get surplus foods because they don't have the transportation facilities to get those surplus foods. These services will be accompanied by education in nutrition, and so on.

I would like also to stress the fact that we would like to see that more older people are involved in planning at the local level. Our observation has been that they have not been included in the representation of the poor at the local community in relation to their proportion to the population.

In conclusion, I would like to say that while we believe that these CAP programs are important, that we believe also that one of the side results will be that through publicizing them locally, the attention of the community will be brought to the basic needs of older people, and that other efforts will be made in addition to the CAP program to help alleviate the poverty of the older people.

Chairman SMATHERS. Well, thank you very much, Mrs. Mathiasen. I think that is a very excellent statement, and we appreciate it. Your statement in full will appear in the record.

(Testimony resumes on p. 38.)

<sup>7</sup> See Item No. 4, app. D, p. 310.

(The statement follows:)

PREPARED STATEMENT OF GENEVA MATHIASSEN, EXECUTIVE DIRECTOR, THE NATIONAL COUNCIL ON THE AGING

Mr. Chairman, members of the committee, the National Council on the Aging is most appreciative of the opportunity to participate in these important hearings on the poverty of older people. We particularly welcome these hearings for they come at a time when the many needs of our older poor are known to our Nation, but when the steps to deal with those needs, consistent with their seriousness, have yet to be taken. It is in keeping with the history of this committee that it should turn its attention to this subject, for it has amassed an impressive record of constantly bringing before the American people an awareness of the contributions which older people can make to the welfare of the Nation, as well as the contributions which our Nation needs to make to the welfare of our older people.

As I indicated earlier, the National Council on the Aging is a national, voluntary, nonprofit agency providing leadership for organizations, communities, and individuals concerned with the field of aging. It is a nationally and internationally recognized body to which diverse interests turn for objective judgment, advice, and authoritative materials in planning sound policy and programs of action in the field of aging. The council's membership includes leading community forces at the National, State, and local levels; civic, religious, and fraternal organizations; labor and industry; professional associations; voluntary and governmental health, welfare, education, recreation agencies; profit and nonprofit housing sponsors, builders, architects, planners, and housing officials; economists, social workers, and community planners. Because the national council has maintained a policy of limiting its activities to those programs which it can carry through with a high standard of performance, it has, fortunately, been able to mobilize the finest experts in every area of work it has undertaken.

Through its board, membership, and staff, the council maintains continuous contact with a wide range of resources necessary to deal with all kinds of problems relating to its specific area of concern, the older American. It has helped identify program areas and standards for institutional care, architectural design, preretirement counseling, social services, multiservice centers, protective service programs for the physically and mentally frail, nutrition programs and income maintenance programs for middle-aged and older workers. It is, therefore, with considerable experience and feeling that we commend this committee and the Congress for the increasing effectiveness of the role it has played in developing legislation to deal directly with the needs of the elderly and to stimulate local programs to enable communities to increase their services to older people. The national council feels that you are continuing this service to America by focusing your attention today on poverty among the aging.

Our Nation is engaged in what is probably the holiest of all wars, a war against poverty. This war, to be effective, must be a total war, mobilizing all of our Nation's resources to root out, from every sector of our society, the causes and effects of poverty. Such a war needs to strike out at the poverty that afflicts the urban and rural, the male and the female, the white and the nonwhite, the young and the old. This war against poverty is, of course, still quite new. Its patterns, however, are already beginning to be established both on a national level and in communities throughout the country. As the war against poverty gains momentum throughout the Nation, it becomes increasingly clear that its major forces are being deployed against poverty of the young and their families. "Break the cycle of poverty" is the challenging battle cry heard from communities all through the country. It conjures up a wonderful vision of young people freed from forces that have held back their progress and that of their fathers for generations past. It is a chance, a hope for the future.

But what of those fathers of generations past? They, the poor who have grown old, and their kin, the old who have grown poor—they, too, need the chance for a better life embodied in the promise of the war against poverty, and their need is urgent for their future is now.

The extent and the spread of poverty among older people is such that in addition to sound economic, moral, and social reasons, we have to deal with this condition to stop its contagious spread among other age groups. We must realize, too, that unless we deal directly and specifically with the poverty of older Americans, we can never win the total war against poverty for this is a war

that cannot be resolved with piecemeal, partial approaches. It is, rather, one that requires a coordinated response to the existence of poverty in every portion of our population.

Older people are one of the major groups among the poor of our Nation. In many communities the proportion of older people among the poor is far greater than their portion of the population. Usually they are receiving social security or public assistance. Sometimes they are employed. However, utilizing almost any standard currently available to measure the extent of poverty or the adequacy of income, finds that most older people have incomes that place them well below any standard of adequacy and deep within the ranks of the poor.

As this committee is so well aware, the most widely accepted standard used for measuring adequacy of income is the one set up by the Bureau of Labor Statistics in 1960. That standard estimates what it costs to achieve a "modest but adequate living." The cost for a retired couple is estimated at about \$3,000 in a large city and \$2,500 in a smaller community. For the retired individual the estimated cost is about \$1,800. Most older people do not have that much income. In 1962, half of the 5,400,000 couples headed by a person aged 65 or more had incomes of less than \$2,875, and 30 percent had less than \$2,000. Two-thirds of the 8,700,000 retired individuals had less than \$1,800 a year required by the Bureau of Labor Statistics budget. Half had under \$1,130 in income.

It is worth noting that not only are a majority of our older people unable to meet the costs of the Bureau of Labor Statistics budget, but it is important, too, to realize how most inadequate is that so-called adequate budget. This budget, the most generous of the measures currently in use, is based on a way of life for an older couple which includes: not quite one egg a day per person for the table and for use in cooking; about a half pound of meat, poultry, or fish, barely enough for two small servings per day; replacement of the man's topcoat only every ninth year; three dresses a year, including housedresses, for the wife; ownership of an automobile for about one-fifth of the couples, and for those without cars, one round-trip bus or trolley ride a week; no provision for special diets and practically none for household help or the expensive types of medical care that are all too often associated with chronic conditions or the terminal illnesses that strike 1 in 10 couples every year. Recreation or educational expenses were included to the extent of one movie for the couple once a month. For the 80 percent without cars, trips to church, to the clinic, to friends, for shopping, to a senior center, were included in that one trip a week which covers everything.

May I repeat that even this budget is out of the reach of more than half the 18 million Americans past 65 years of age. In the 1964 Annual Report of the Council of Economic Advisers, families headed by a person 65 or more were found to make up one-third of all the families counted as poor in our Nation, a portion much higher than the 1-in-7 frequency of aged in the population. The incidence of poverty of older people living alone or with people who were not relatives is even greater. They make up over half of all the very poor single people. Clearly, the incidence of poverty is greater among the aged than among the young groups in our society. As with all other age groups, however, poverty is higher among the elderly for the nonwhites than for the whites, higher for the rural than the urban, and higher, too, for the women than the men they continue to outlive in increasing numbers.

Employment remains the major single source of income for the elderly as a whole. In 1962, earnings accounted for 32 percent of the aggregate money income of all persons age 65 and over and their spouses. Yet, this simple statement tells only part of the truth, for it is not that earnings were so high or so widespread among the elderly. It is, rather, that other sources of income were so low. Only 1 out of every 4 persons 65 or over worked. For many, the work was part-time or temporary and primarily a supplement to retirement benefits. The incidence of part-time work increased with the age of the workers. One-fourth of all the employed men age 65 to 69 work only part time, as do one-third of those between 70 and 74, and one-half of those 75 to 79. Even for the 2.3 million older persons who worked that year at jobs that were usually full time, earnings made up only two-thirds of their total income.

Those of the 65 plus group who are working are, in the main, the younger of the old. It is perhaps appropriate to note at this time that our population 65 and older includes a growing number of the "older" category. Of all persons aged 65 and older, 36 percent have already passed their 75th birthday. As many as 1 million are 85 years of age or older. They are the ones who have in greatest numbers eaten up such modest savings as they might have had, they are plagued

by the highest incidence of chronic ailments, they include the greatest numbers of widows, and they rarely are able to work. For most of these people work is not a solution to economic deprivation.

All older people, not just those 75 or 85, have difficulty finding work, and whether they want it or not, find themselves among the retired. Since the turn of the century, the labor force participation of men 65 years of age and over has decreased substantially. In 1900, more than two-thirds of all aged men were in the labor force. Less than one-third are now. The labor force participation rate of men 65 and over was dropping before the enactment of social security; the rate of decline accelerated when retirement benefits became effective; participation rates rose in the war years when job opportunities increased and competition from younger workers decreased, and resumed its decline following the war years.

While the existence of social security and private pensions were a factor in the decline of elderly men in the labor force, the continuing existence of compulsory retirement in the largest, the expanding industries of the Nation, at a time when more people were reaching retirement age than ever before, also prodded many older workers out of their jobs. Nearly 9 out of 10 companies employing 1,000 or more workers have compulsory retirement plans, usually requiring retirement at age 65. It is difficult and rare for such a retiree to get new full-time employment.

The growing trend toward early retirement, with the attendant actuarial reductions in both social security and private pension benefits, will soon create an increasing number of younger older people facing the same circumstances as those that confront the present 65 and over millions.

While coverage by private pensions has grown in recent years and represents a great potential source of income for those who will retire in years to come, after they have been part of such plans long enough to accrue benefits, most of today's elderly do not and will not gain from this source. It is estimated that only some 14 percent of those now 65 and over are beneficiaries of private plans. Indeed, even the future impact of private plans on the incomes of those now still employed is hard to measure in view of the limited vesting and portability of most present plans.

By far, the most significant source of income for most aged persons is social security. About thirteen and a half million people over 65 are now drawing social security benefits under the program of old-age, survivors, and disability insurance. Another one and a quarter to one and a half million aged are eligible for benefits except that they, or their spouses, have not yet retired. Some 90 to 95 percent of the population now reaching 65 are currently receiving these benefits or are eligible to do so on retirement. Clearly, this is the program which makes the broadest impact on the incomes of older Americans.

Moreover, for more than one-third of its individual beneficiaries, and nearly 20 percent of the couples receiving benefits, social security is the sole source of income. As indicated previously, for many of those elderly who are employed, and for those retired who receive private pensions, social security remains the major source of income. How adequate is that source to meet the needs of its beneficiaries?

In mid-1964, social security benefits averaged about \$77 per month for the retired aged worker, \$40 for the spouse, and \$67 for the aged widow. Clearly, those millions who depend on social security for their entire support, and those who depend on it for a major portion of their support, find the modest but adequate budget of the Bureau of Labor Statistics far beyond their reach.

One cannot help but be struck by the inconsistency between the level of benefits available through social security and the modest standard of adequacy we seek to achieve everywhere through the war against poverty. On the one hand, we announce that we will undertake a massive national effort to bring the incomes of all our people above the poverty level. On the other hand, we provide millions of older people with social security benefits as their main or only source of income, and these benefits remain below our own stated standard of adequacy and continue to perpetuate poverty.

Senator Robert F. Kennedy, at the 14th annual meeting of the National Council on the Aging this past March, commented on our benefit level this way, "Social security," he said, "may provide a floor of protection to our elderly. But, it is a floor without a carpet, and the nails come through."

Do the elderly have other assets or savings to which they can turn to lift them out of the depths of their poverty? Scarcely. The vast majority have only

modest assets, and, unlike the assets of the young, their assets cannot usually be replaced once they are spent. These assets consist mainly of the homes they own. Some two-thirds of the elderly own their own homes. It is worth noting, however, that the Social Security Administration, in its 1960 survey of older families receiving social security benefits, found that nearly half, 45 percent, of its sample were living in quarters inappropriate to their needs either in terms of the quality of the housing or the suitability of the living arrangements. Forty percent were found to be living in housing built between 30 and 50 years ago; 19 percent, according to special Census Bureau tabulation, were living in substandard housing lacking private bath, toilet, or hot water, or with structural deficiencies. These figures included the homes owned by the people as well as those rented.

The 1963 survey of the aged found that in 1962 the value of all assets of the aging, other than their home, amounted to less than \$1,000 for one-sixth of the aged couples, and two-fifths of the single men and women studied by Social Security. In general, both the proportion owning assets, and the value of such assets declined with age and increased significantly with income. The poorest had the least to draw on.

As with all other age groups, economic deprivation of the elderly is linked to inadequate health care, to social deprivation, to limited education, to a need for supportive social services. For old people these needs are magnified. A recent letter to the national council reflects the byproducts of poverty in old age. "I would appreciate any help you can give me," wrote this woman. "My life is so lonely, I need companionship. I am so empty inside of me, it's not easy to be left alone and hardly anyone to talk to \* \* \*." This is but one brief excerpt from dozens of such letters received by the national council daily.

Circumstances of individual older people differ, but some common trends remain. While many of the elderly are well and live with family or friends, and are engaged in an enjoyable and useful life, large numbers find their increasing years pursued by illness, loneliness, separation from friends and familiar routines, by the death of a spouse, by weakened faculties with which to perceive and deal with a changing world. Their poverty binds them to a future of hopelessness in the midst of a prospering and advancing Nation.

The actions of the Congress this year will, without a doubt, make a major impact on the circumstances of most older Americans. Legislation already passed or apparently soon to be passed increasing social security benefits by 7 percent and providing hospital, health, and related services to our older people through the social security mechanism, will be of major significance in the lives of millions of older people. That 7-percent increase will, however, just barely keep up with the mounting cost of living since the last benefit improvements were enacted. Many older people, it can be anticipated, will also forgo part of that increase in order to purchase the voluntary portion of the health services that will become available. In the course of his remarks regarding social security, which were previously referred to, Senator Robert Kennedy stated, "\* \* \* increases of 100 percent or more are needed for the lowest economic groups if we are to provide them with adequate benefits \* \* \*."

The search for new levels of benefits which are so sorely needed and which can provide our older people with an income which is socially acceptable and morally correct, as well as economically above the subsistence level, must be accompanied by a search for new ways of financing these benefits, ways that will relieve the burden now on the employee and employer and place it where it can best reflect the responsibility of our total Nation and its resources, that is on our Nation's general revenues. A step in this direction is, as you know, embodied in the current health insurance and social security benefit measure now before the Senate. It provides for the use of general revenues in addition to the premiums paid by the older people, to finance the supplementary health benefits program in that bill. The pending enactment of this measure reflects not only a historic improvement in social insurance benefits, but a new level of social consciousness in meeting responsibilities to the elderly. It is a significant step, too, in exploring new ways of financing our obligations to the aging.

Many avenues remain open to Federal and State Governments from which to meet the needs of older people. These include dealing directly with the level of benefits provided older Americans through social security and old-age assistance, through the provision of services to help stretch the limited incomes of older people through, for example, supplementation of rents for those who cannot afford currently available housing, through the extension of surplus food programs, through supporting the establishment and expansion of needed community



services, through encouraging employment opportunities, through making available facilities for the use of leisure time and for preventing illness and disease.

The National Council on the Aging feels very strongly that the Office of Economic Opportunity can play a major role in dealing with the deprivation of the elderly. Our organization has been very much concerned with the potentials for serving the elderly embodied in the provisions of the Economic Opportunity Act since the first time it was proposed as legislation. Yet it appears that this valuable tool has scarcely been made available for use on behalf of the aging.

During recent months the council has been concerned about the fact that in communities all over the Nation there is very little understanding of the place of service for older people in the war against poverty, and particularly in the community action phase of that war. No one has made it clear and official that the poverty of older people is one front in the total war against destitution.

This situation is evidenced to us by the numbers of calls and letters which come to our office daily asking us whether it is possible to develop services to older people under the act, and, if so, how. It is indicated, too, in the reports received from national council consultants whose regular duties, in areas such as housing, employment and retirement, community services, and health, constantly take them into a considerable number of communities throughout the country. Our consultants report that in nearly every situation, regardless of the basic purpose of the visit to the community, questions are raised about how older people can benefit under the community action program.

Often it is reported to us that questions are raised because of the lack of interest shown by the local Office of Economic Opportunity organization in the needs of the elderly poor. By and large, it appears that communities still regard the antipoverty program as a method of helping preschool children, school dropouts, and young families. They indicate to us that nothing they have learned from contacts with the staff of the Office of Economic Opportunity leads them to believe that this is a program for the elderly. Except when there is a considerable amount of pressure from community leaders, the needs of the elderly are ignored in developing community action programs, and often, too, the community leaders who are in a position to apply this pressure have, themselves, been led to believe that the community action programs were intended only to serve the young.

In a number of other communities, people familiar with and concerned about the needs of older people have drafted community action programs to alleviate poverty among the aging. A number of such proposals we know have been prepared and submitted to the OEO national office and to local community action programs. Several communities have sent copies to the national council for review; often they tell us the programs have not been acted on. In reviewing some of these proposals we find that while many are useful, others are often inadequate or inappropriate in terms of the requirements of the Economic Opportunity Act. The communities need greater guidance in developing their plans.

It is our belief that the OEO has, itself, not yet seen the urgency of dealing with the needs of the aging, and has given priority, in part based on the requirements of the law, to the early development of services to the young. On the other hand, as has so often been the case, local communities themselves are unaware and unresponsive to the needs of the elderly and have not submitted sufficient proposals to serve them to the Office of Economic Opportunity. It is our hope that these hearings will serve as the needed forum to make clear to all concerned that there is a need and an urgency to utilize the Economic Opportunity Act on behalf of the elderly, too. It is not our belief that we need to pit the young against the old, nor the old against the young, but rather that this Nation can and must find the resources to bring both the young and the old out of their lives of poverty.

Because of the national council's concern and experience in this field, it was one of the first organizations to receive a contract from the Office of Economic Opportunity. It is a modest contract, but it does reflect some interest on the part of the Office of Economic Opportunity in serving the aging. Under that contract the NCOA was asked to provide at least five descriptive models of programs indicating how local communities can serve the elderly through the community action program. Two of these models have already been submitted to the Office of Economic Opportunity, and others are in the process of being completed. The national council was also asked to work with five local communities to implement each of its models to test their effectiveness. The pro-

grams that we are developing are based on our belief that it is possible under the CAP to provide employment opportunities for those willing and able to work in order to add to their cash income. We also believe that it is possible through the community action programs to organize services which make small incomes go further and are preparing such model programs as well.

The programs are being written to provide as much of the available income to the elderly people themselves, and as little as possible to create professional posts in high salary categories. Older people are involved in all levels of the programs, on policymaking committees, on staff, and as clients. Our programs, furthermore, are placing emphasis on hiring elderly people instead of promoting volunteer services. Volunteer services will be sought only from those who can afford to give of their time; not that the Council is unaware of the great value of such services to older people but, rather, because this program seeks to demonstrate the importance of lifting income levels more than providing a "sense of usefulness" through public service. It is our goal to employ both young and older people wherever feasible, though we will place major emphasis on the creation of work for the elderly. Since we are dealing with a varied population, we are developing programs which will meet varied needs for varied settings, both urban and rural.

May we briefly describe to you a few of the programs we are preparing within the framework of the CAP to serve older people? The first project submitted is the senior worker action program. It provides for the recruiting, counseling, and job placement of workers 60 years of age or older. It emphasizes recruiting in the neighborhoods where the elderly live, and placement within community action programs to serve all age groups and to provide aids to households, the community, and industry and commerce. Our second model project outlines ways of employing older people in a variety of institutions which serve young children. In both of these programs the emphasis is on the employment of considerable numbers of older people on a part-time basis both in the administration of the program itself, as well as in the jobs that are created and located by the project.

While we are aware that not all older people are able to work, a great many are seeking employment to supplement their current incomes. Many more would seek it if they thought it could be found. Some of the mail the Council has recently received from all over the country reveals the interest in such work.

A letter from a large eastern city reads, in part, as follows: "I don't want any financial help, but please advise me, if possible, where I can go to get a job to supplement my pay which is a social security check for \$67 a month. I am 63, slim and I am proud to say healthy and not afraid to work. I am very experienced grocer and dairyman, but nobody wants me because I am too old. Even an elevator or doorman job would do. Please answer. I am a widower and must do something. I am very much alone."

Another letter we received in a similar vein states, in part: "I am 65 years of age, married and receiving social security. My wife is also receiving social security. I am Negro and am an auto painter by trade, but retired because at my age the work and shop conditions are too strenuous. My problem is finding some kind of light work to help meet my living expenses. I am active for my age and a churchman. I am hopeful that through your organization you may help me find some kind of employment."

Another letter we received states: "I am a senior citizen and find my social security, which is the only income I receive, not enough to cover my rent, etc. I am an officeworker and work part time, temporary, or anything I can obtain. Due to my age it is beginning to be very difficult to obtain employment. At this time I am not working. I plead with your organization to aid me, if possible."

Dozens of such letters come to our office. They indicate, we believe, that there are many who would welcome an opportunity to work if they knew where to find a job or if a job-finding service existed in their city.

While the experience with voluntary and governmental employment services seeking to meet the needs of the unemployed elderly have been varied and scattered throughout the Nation, they do indicate that a concerted, vigorous effort devoted to job finding and job development can provide employment opportunities for substantial numbers of older people. Many such opportunities could be found within the community action programs being developed to serve other age groups at the community at large. We believe that the community action program within the Office of Economic Opportunity can and should take the initiative to encourage communities to develop such programs. It is our hope that

the models we have thus far presented, copies of which we submit for the record, will be a step in this direction.

The needs of the elderly go beyond employment alone, because many cannot work, and for many, jobs will not be found. To service these people as well, the National Council is developing other kinds of model programs. One of these is a program to provide low-cost, nutritious meals served in a dignified central facility and offering, too, a meal that can be carried home for the evening, or for a homebound spouse, as well as a meals-on-wheels service to deliver food to the homebound and the disabled. The program will also undertake to provide transportation to the elderly who now have difficulty taking advantage of available surplus foods programs as well as the delivery of such foods to those unable to get them though eligible to participate in the program. Such programs can be based in a senior center, public housing facility, perhaps in churches or other institutions where the elderly congregate, or where the program can be made accessible to them. The feeding program will be tied to an educational project in nutrition and proper marketing techniques, thereby providing more than the immediate service of the low-cost meals. This program is now being prepared and will, we believe, be implemented on a demonstration basis in a southern city capable of serving upward of a thousand poor older people per day. Various community organizations will be involved in this community action program, including a senior center, a public housing authority, a public health organization, dietitians, and community leaders from various walks of life. The elderly will not only work in the preparation of the meals, but will be on the committee to decide menu, program, etc.

Another of the models we are currently preparing, and which we believe appropriate for the community action program, provides for setting up health maintenance programs to expand and improve the health facilities available to older people in a setting where they live, thus overcoming problems of transportation and cost. Such a program is appropriate for the community action program for it aims at keeping more people productive for longer periods of time, conserves their limited funds, and helps overcome some of the obstacles of getting older people to the health services. Such a program undertaken in cooperation with public health and other agencies can reach out to the elderly who now, for fear of the expense involved, avoid taking care of health needs often until it is too late. Such a program of laboratory tests and physical examinations, tied to preventative health educational programs, and involving vigorous outreach programs in the areas where the elderly poor reside, can make a major difference in the lives of the older poor. As is true in so many of the other programs, too, developing the project itself provides not only valuable services for the community, but, through its very organization, it helps create employment.

It has often come to our attention that many older people are confined or obliged to seek institutional care because of the unsuitability of their housing or the need for help in running their household. This is particularly true of public assistance recipients whose homes may require repair to a staircase, replacement of windows, or minor carpentry work. There is usually no provision made for such repairs in the public assistance budget. Homemaker services are often unavailable. Consequently, one of the model programs under preparation will show how a new concept of the team approach working with a county public assistance department can be made available to communities, particularly rural communities. Such a team would include not just the physician and the visiting nurse and social worker, but a visiting homemaker and visiting handyman as well. Working out of a mobile unit, perhaps a converted bus or trailer, they will seek to make available both the simple, practical, and complex professional services that the older person needs in order to remain in his or her own home.

This project again offers the possibility of training and employing older people to fill the roles of homemakers, health aids, and handymen while reaching out to the isolated aged with a new service. Again, this is the kind of a service we believe can be undertaken to meet the special needs of older people through the community action program. It has applicability for urban areas, but would be particularly valuable to reach those older people in rural areas who are, in so many cases, away from existing services.

Our belief in the utilization of the talents and experience of older people themselves will be reflected in a model program yet to be prepared, but already in the planning stage, that would indicate ways of utilizing the community action program to support the development of self-help projects housed, for

example, in a senior center which could be used by older people to repair their furniture, provide personal services such as haircuts, develop escort and visiting services to shut-ins, undertake community surveys of hidden needs and unknown people, set up branch offices of senior centers, etc. This kind of program would not be in competition with any commercial ventures, for, by and large, it would be serving a segment of the population that can ill afford to purchase the services needed where they exist, at the going commercial rates. Encouraging such self-help programs, it appears to us, is a perfectly appropriate kind of development under the community action phase of the war against poverty.

It is most important, it seems to us, in bringing the war against poverty into service on behalf of the elderly that a greater effort be made to involve more older people in the community planning groups around the country. Indeed, the history of recent legislation on behalf of older people seems to show that where the older people themselves were actively involved on behalf of the legislation, where they made their needs known to legislators and administrators, their voices were ultimately heard. We strongly urge that steps be taken to involve older people in the councils of the economic opportunity program so that they may be heard and their needs expressed. One of the best ways of assuring the inclusion of services to the elderly in the Office of Economic Opportunity program is to include older people in the leadership of all local OEO's.

In addition to developing new services for various fields such as employment, nutrition, health, personal services and social services for the elderly, the community action program, by virtue of the stimulus it can give to our voluntary and public agencies, today has the rare opportunity of shaping the emerging patterns of services to the elderly and encouraging the most modern concepts in this field. We are, for example, very much concerned with the fact that in many communities throughout the country, islands of services exist to meet certain needs of certain of the older people, but only rarely are they offered as coordinated services in one location for all older people in a neighborhood. The stimulation of coordinated neighborhood opportunity centers for older people can be a major contribution of the community action program. In such a multiservice center, representatives of various agencies and various disciplines could be available to meet the varied needs of older people, and from such centers teams of trained subprofessionals, including many from among the elderly themselves, could reach out into the community to be sure that all potential clients know what is available for them at such time as they need it. Such a service should be able to bring directly to the household, from the neighborhood-based program, the services that can enhance the health, dignity, and independence of the older person. Senior opportunity services (SOS) can be and should be encouraged by the Office of Economic Opportunity.

Precisely because the current status of the war against poverty reveals negative community attitudes toward older people, the NCOA, which has for years fought such attitudes, has sought to give some leadership in the development of the antipoverty programs. We have, therefore, been pleased to play a part, during the past few months, in the Office of Economic Opportunity's study group on older people. We welcome the recent public announcement of the group's existence as an indication of the Office of Economic Opportunity's growing concern with this area of responsibility.

The National Council on the Aging believe that a major effort is required on all levels to bring clearly into focus the continuing urgency of dealing with our older people's poverty and the potentialities for doing so within the Economic Opportunity Act. We believe such efforts need to be made quickly, before the pattern of services in the war against poverty is stabilized in the direction of services only to young people. The Office of Economic Opportunity, we believe, needs the support that the Congress and the public can give it to meet its responsibilities to older people. Older people need the support that can come from the Office of Economic Opportunity. To whatever extent possible, we are prepared to play a part in this effort—an effort to make the Great Society an early reality for all Americans of all ages.

(Testimony resumed from p. 30.)

Chairman SMATHERS. Our next witness is Mr. Donald Brewer, chairman of the District of Columbia Interdepartmental Committee on Aging.

**TESTIMONY OF MRS. ROBERTA BROWN, EXECUTIVE SECRETARY,  
INTERDEPARTMENTAL COMMITTEE ON AGING, OF THE DISTRICT  
OF COLUMBIA, REPRESENTING DONALD D. BREWER, CHAIRMAN**

Mrs. BROWN. Mr. Chairman, my name is Roberta Brown. I am executive secretary of the Interdepartmental Committee on Aging of the District of Columbia. I am representing the chairman of the interdepartmental committee, Mr. Donald Brewer, who regrets his inability to be here. He is involved in a budget hearing at the District Building this morning, and asked me to represent him. The statement which Mr. Brewer has submitted for the record, I believe, is in the hands of the committee members and I will be brief, sir, and would like to highlight one or two items in the statement, if I may do so in my own words.

Chairman SMATHERS. You proceed any way you like, Mrs. Brown.

We are delighted to have you.

(Mr. Brewer's prepared statement follows Mrs. Brown's testimony. See p. 42.)

Mrs. BROWN. I think that it is rather appropriate at this point to consider the philosophy that is involved in the situation which has been documented by the previous witnesses that there has been some neglect to consider the needs of the aged in local action programs under the Economic Opportunity Act. I certainly, and I know I speak for Mr. Brewer, would concur in this concern that has been expressed that the antipoverty program should and could extend to the needs of older people to a much greater degree.

It seems rather evident that part of the trouble has been that local planning groups have tended to conceive economic opportunity as being exclusively job related, at least for young and middle-aged adults. The statement that has been submitted for the record from Mr. Brewer points out that the programs that have been envisaged here in the District of Columbia have been imaginative, and they have been directed to get to the roots of poverty. The job training and reemployment programs for the middle aged and young adults are directed in a very exciting way, and imaginative way, toward that group, and the programs that have been directed toward the young children, the Head Start program, and the special help for under-achievers in the school, elementary and high school grades, are directed toward the needs of children with an understanding that that age group should be looked upon as requiring an economic opportunity that is not job related, but appropriate to their age level, that it should be directed to these youngsters to make them more easily able to compete in the ways in which young children compete, through recreational programs, and through their educational activities.

It seems to Mr. Brewer and the committee that it would be most useful and helpful if this committee in its consideration of what economic opportunity means to the elderly could lend the weight of its judgment to an interpretation that would not be exclusively employment related as far as the elderly are concerned. And I would like to read just a little bit from the statement in regard to that.

I would like to return to the finding and declaration of purpose of the Economic Opportunity Act. It states that:

Although the economic well-being and prosperity of the United States have progressed to a level surpassing any achieved in world history, and although these benefits are widely shared throughout the Nation, poverty continues to be the lot of a substantial number of our people. The United States can achieve its full economic and social potential as a nation only if every individual has the opportunity to contribute to the full extent of his capabilities and to participate in the workings of our society. It is, therefore, the policy of the United States to eliminate the paradox of poverty in the midst of plenty in this Nation by opening to everyone the opportunity for education and training, the opportunity to work, and the opportunity to live in decency and dignity. It is the purpose of this act to strengthen, supplement, and coordinate efforts in furtherance of that policy.

Mr. Chairman, the three-part nature of that sentence which says the opportunity shall be available "for education and training," which clearly applies to the young, the opportunity to work, which clearly applies to the young adult and middle-aged adult, and the opportunity to live in decency and dignity, it would seem to us, was directed to apply to the elderly.

Certainly, with the benefits of the two prior parts of that three-part phraseology, the young and the middle aged may expect to achieve a life of dignity. The elderly can achieve that life of dignity and decency, not always through the opportunity for employment for which many are not well suited by health or abilities, but they can be helped to a life of dignity and decency through direct action programs at the local level that would be intended to achieve that purpose.

I would like to mention that our experience in the District of Columbia has been somewhat as follows in relation to the United Planning Organization (UPO) which is the local planning agency for the anti-poverty program. Our committee was concerned about the implications for the elderly in the act, since its enactment, and we believe as other witnesses have testified that the planning for the elderly had been foreclosed by policies either at the Federal level or the local level, when the program first got underway, but when a special grant for services for the elderly was awarded in Baltimore, we were greatly encouraged, in the hope that the program would be open to projects which might be developed for the aged poor in the District of Columbia.

On December 16, 1964, our committee studied this subject, and as a result, a letter from the chairman was sent to Mr. James Banks, the executive director of the United Planning Organization. The letter expressed the committee's interest in inclusion of the elderly in local planning, and offered to assist in planning or implementation of projects or programs to aid the elderly poor.

In early February, committee staff prepared a tentative document outlining a preliminary plan to reach in particular the elderly poor living alone, who represent the bottom level of income among the elderly. It was offered informally to UPO staff members as a departure point for consideration of some specific focus of planning for services for the elderly. We are hopeful that it will receive favorable consideration in the future.

I would like to state, Mr. Chairman, that the holding of these hearings, I feel, is going to have a very efficacious result for the relation-

ships of planning organizations and the Commissions on Aging that were referred to in Mrs. Schweinhaut's testimony, and the reports of groups which she represents.

I received a telephone call last night from a staff member of UPO who invited me to appear at a staff meeting and discuss this problem so that I am most grateful that the way appears to be opening now for some contact to be established, where it had not been established in the past.

Chairman SMATHERS. Thank you, Mrs. Brown. I might say right there that exactly what we hope to do is that which you have stated, and which Mrs. Schweinhaut and others have stated.

Mrs. BROWN. I think you will find, Mr. Chairman, that in the statement which was submitted there is documentation of the specific conditions of poverty in the District of Columbia among the aged, and that it is probably more severe than in other places. We estimate that about half of the poor, both heads of families and individuals living alone or with unrelated persons fall below the \$3,000 a year income which has been sort of benchmarked as the establishment of the poverty war area. We find here that the payments, monthly payments from social security are lower, \$71.59 monthly as an average, in comparison to a national average of \$77.57, and we find also that a very small percentage of the elderly receive old-age assistance. I feel for that reason that in the Nation's Capital that any forward progress that we can make in utilizing this legislation will be of great significance, because the need is not only very great, but it can be expected to be very visible in the Capital of this country.

Chairman SMATHERS. All right. Thank you very much, Mrs. Brown, for that statement.

Mr. NORMAN. I would like to ask you one question.

Mrs. BROWN. Certainly.

Mr. NORMAN. Mrs. Brown, have you been encouraged or discouraged by the reception you have encountered from the local community action groups with regard to your program to reach the elderly who are lonely and impoverished?

Mrs. BROWN. Mr. Norman, I would say until as recently as yesterday I have been very discouraged. A number of efforts were made to enlist the interests of various members of the United Planning Organization staff, and informally, efforts were made to get prior review from the Office of Economic Opportunity for a specific initial program, and there had been no response. I am sure that a great deal of this was due to lack of communication within these organizations, but there seems to have been a discovery of the aged that has taken place within the very last few days, and I am sure that the meetings that took place on Saturday, where individuals were called from all over the country to discuss a foster grandparents' program, which may be put into effect later, I am sure that this has generated an increased interest and awareness of needs of the elderly.

Mr. NORMAN. But as of right now, prospects are looking brighter for inclusion of the elderly in the poverty program in the District of Columbia. Would you say that?

Mrs. BROWN. Yes, sir; I surely hope that they remain bright. I would also like to say that in my conversations with representatives of the UPO last night, the suggestion was made that this committee rec-

commend that the Office of Economic Opportunity convene a meeting of representatives of aging agencies, official aging agencies, in the very near future, to discuss how these programs might be implemented, and that the Office of Aging be involved in such a meeting.

Mr. NORMAN. Thank you, Mrs. Brown.

(The statement follows:)

(Testimony resumes on p. 45.)

PREPARED STATEMENT OF MR. DONALD D. BREWER, CHAIRMAN, INTERDEPARTMENTAL COMMITTEE ON AGING OF THE DISTRICT OF COLUMBIA

Mr. Chairman, I welcome this opportunity to present my testimony to you and the honorable members of the Senate Special Committee on Aging and I wish to thank you for this courtesy which you have extended.

It is in the role of chairman of the Interdepartmental Committee on Aging of the District of Columbia, established by order of the Board of Commissioners as the official aging agency of this jurisdiction, that I wish to address you.

Our committee has been concerned about the implications for the elderly of the Economic Opportunity Act since its enactment. Early indications led us to believe that planning for the elderly under this act had been foreclosed by policies at either Federal level or the local level, or both. But, the awarding of a special grant for services for the elderly in Baltimore greatly encouraged us in the hope that the program would be open to projects which might be developed for the aged poor in the District of Columbia.

On December 16, 1964, our committee discussed this subject and as a result a letter from the chairman was sent to Mr. James Banks, executive director of the United Planning Organization, which is the agency primarily responsible for antipoverty programing in the District of Columbia.

The letter expressed the committee's interest in inclusion of the elderly in local planning and offered to assist in planning or implementation of projects or programs to aid the elderly poor.

In early February, committee staff prepared a tentative document outlining a preliminary plan to reach in particular the elderly poor living alone, who represent the bottom level of income among the elderly. It was offered informally to UPO staff members as a departure point for consideration of some specific focus of planning for services for the elderly. We are hopeful that it will receive favorable consideration.

It might be appropriate, Mr. Chairman, at this point to return to the language of the legislation which established the Economic Opportunity Act, and to give some philosophical consideration to what economic opportunity means to the poor of all age groups. The findings and declaration of purpose states:

"Although the economic well-being and prosperity of the United States have progressed to a level surpassing any achieved in world history, and although these benefits are widely shared throughout the Nation, poverty continues to be the lot of a substantial number of our people. The United States can achieve its full economic and social potential as a nation only if every individual has the opportunity to contribute to the full extent of his capabilities and to participate in the workings of our society. It is, therefore, the policy of the United States to eliminate the paradox of poverty in the midst of plenty in this Nation by opening to everyone the opportunity for education and training, the opportunity to work, and the opportunity to live in decency and dignity. It is the purpose of this act to strengthen, supplement, and coordinate efforts in furtherance of that policy."

The great promise of this legislation holds out hope for all the poor. It offers opportunity to everyone; the opportunity for education and training, the opportunity to work, and the opportunity to live in decency and dignity. And I would like to suggest that the meaning of that opportunity is variable according to the age group it confronts.

Within limitations the local program seems to be a commendable one. There has been an imaginative approach in opening up avenues for the teenage and adult unemployed, for the undereducated and untrained, to acquire the knowledge and information needed to qualify for employment and perhaps more importantly, the ability to reorganize personal and family living so as to bring more of the youth, and more young or middle-aged parents who are poor into



ranks of contenders in a highly competitive society where they may seek, with some real hope or achievement, to participate in the rewards that usually may be sought only by the consumer with wage income in his pocket.

Under such circumstances, economic opportunity has a clear-cut meaning. It strikes a responsive chord for the young, or middle-aged adult who is healthy (or may be helped to become healthy) and who can respond to efforts that will enhance his motivation toward the job that means independence.

For the children of the poor, also, economic opportunity is being extended in what appears to be an imaginative and meaningful way. They are not being left to any speculative prospect that better chances for employment for their parents will provide sufficient secondary benefits for them. For close to 25,000 children dependent on public welfare services of one form or another, and several thousand more living on the edge of poverty, there are programs for school dropouts and underachievers, the headstart program for preschool children, and additional efforts to provide educational enrichment and recreational programs.

It has been recognized that economic opportunity for children means appropriate forms of healthy competition and the chance to grow and learn, preparing them to become jobseekers at an appropriate age.

But what of the latter stages of life?

Poverty is no stranger to the aged. About half of the elderly are poor. In addition, a very considerable number of them are in poor health or handicapped. Most are retired by necessity, a few by choice. Would not a reasonable interpretation of economic opportunity for them mean simply improved opportunity to live in decency and dignity, without making this a promise contingent upon some utopian expectation of their return to the regular employment force?

The elderly need the opportunity to participate in neighborhood life, to be helped to maintain pride in personal appearance, to enact with dignity the role of community elders, important not only to their own self-esteem but also as influence upon youngsters whose future behavior of necessity will reflect the reality of what they observe now.

The elderly are a real and present factor in the economy of the community—either positively or negatively. While there are stringent limitations on the income of most of the elderly which reduces the extent to which they are direct consumers of goods and services, they are secondary consumers as a result of gifts and services given them by others.

This secondary role can be greatly enhanced if the older person has the self-confidence to associate freely with neighbors, to perform useful services with or without expectation of pay, and to the extent that he or she feels able to do on a casual basis.

Alternatively, the old person separated from family and friends, living alone and ashamed of his impoverished condition and appearance, tends to withdraw more completely and in the final extremity (which unfortunately is of increasing incidence) must be institutionalized. He then becomes the consumer of the most costly of tax-supported community services.

Since the elderly remain a part of the economy, in one way or another, it would seem not only just but prudent to tailor economic opportunity for them in such a way as to provide, where the need is evident, not only basic benefits such as housing and medical assistance, but also benefits of better nutrition, appropriate recreational opportunities within their reach, friendly visitors, personal care services and sundries such as haircuts, clothing repair and maintenance, stationery for letterwriting and the myriad personal things that are of relatively trivial concern to most of the population, but denied to the poorest of our elderly citizens.

Mr. Chairman, there are many aged persons in our community whose pride is so deep that they will not seek help from a public welfare agency, even when their need is pitifully apparent.

For example, there is a 67-year-old man in the District of Columbia, whose income from social security is \$33 a month. He supplements this with an occasional odd job. He lives in a shabby basement room in a house occupied by two other aged and handicapped persons. His appearance indicates that he infrequently shaves or bathes. His meals consist principally of pies and pastries obtained from a bakery. He is often confused, cannot remember his former wife's name and has no nearby relatives. On one occasion two armed men apparently followed him home held the three aged occupants captive in the house for several hours before departing with a small amount of cash and a few household articles.

This man does not want "welfare" help, but he obviously could greatly benefit from the kind of assistance I have suggested as appropriate for inclusion in local planning for the elderly under the Economic Opportunity Act.

I suggest to you, Mr. Chairman, that extremes of poverty of this kind are not isolated incidences in our community. The 1960 census shows a total of about 42,000 household heads and single individuals over 65. A fifth of the elderly couples, some of them with children under 18, live on income under \$3,000. More than half of the single individuals living alone, or with unrelated persons, have income under \$2,000. In one category, that of nonwhite females living alone or with unrelated individuals, 84.5 percent have incomes under \$2,000 a year.

Some figures regarding source of income of the elderly are significant. Social security payments are made to nearly 50,000 elderly persons in this city. The average monthly payment is \$71.59 as compared to the national average of \$77.57.

In many States old-age assistance grants supplement the lowest of these payments and a considerable part of the OAA caseload is represented by these supplemental payments. In the District of Columbia there were only 2,399 individuals receiving old-age assistance in April 1965, so it may be seen that only a small fraction of the social security beneficiaries could be receiving any supplement from OAA.

I believe that we can take pride in the District of Columbia in a number of successful efforts that have been made to meet the needs of some of our aged population. At District of Columbia Village more than 650 aged and infirm residents receive excellent care, good food, and the attention of competent staff and hundreds of loyal volunteers.

Provision has been made by the National Capital Housing Authority for housing of elderly or infirm persons in over 1,000 apartments of which 470 are especially designed for elderly or disabled tenants. Garfield Terrace is the newest of these especially designed facilities. Tenants are now being selected from the applications that have been received and they will move in within the very near future.

At Garfield Terrace, also, the Department of Public Health will offer a comprehensive health maintenance program made available through a grant from the U.S. Public Health Service.

The District of Columbia Recreation Department offers year-round recreational services for the elderly that are enthusiastically supported. Most recently at the Guy Mason Center in the middle of Senior Citizens' Month, a Senior Citizens' festival was held with a program of skits performed by members of various senior clubs, and an exhibition of hobby crafts. On a recent Sunday, a Senior Citizens' picnic in Rock Creek Park was blessed with fine weather and attracted hundreds.

There are other services and programs provided by public and private agencies in our community, and our interdepartmental committee has plans for initiation of some significant additional programs.

We are concerned, however, that there does not seem at present to be accommodation in the programming around neighborhood centers in areas of most serious deprivation for an outreach that will extend to the poorest and most isolated aged in a manner that reflects a profound understanding of their needs and an equally profound respect for their remaining dignity and courage.

From all that we can learn from the experience of other communities, this is a situation that is not exclusive to the Nation's Capital, but is also existent elsewhere.

It is our hope, Mr. Chairman, that your committee as a result of your consideration of this subject, will lend the weight of your judgment regarding the validity of the concepts that I have presented: that the language and intent of the Congress in enacting the Economic Opportunity Act, acknowledges a variable meaning of "economic opportunity" for children, for young, and middle-aged adults, and for the aged; and that there should be extended to the 50 percent of the aged who are poor, without implications of regular employment "the opportunity to contribute to the full extent of their capabilities and to participate in the working of our society" and the chance "to live in decency and dignity" that has been promised.

Unless and until recognition of this concept is given by the Office of Economic Opportunity and by local planning organizations that have the responsibility for implementation of this legislation, I see little prospect that the aged most in need of help will be reached, nor that the full promise of this legislation will be realized.

(Testimony resumed from p. 42.)

Chairman SMATHERS. Our next witness is Dr. Harold Sheppard, staff social scientist, the W. E. Upjohn Institute for Employment Research, who formerly served as research director and staff director of this committee or its predecessor.

**TESTIMONY OF DR. HAROLD L. SHEPPARD, STAFF SOCIAL SCIENTIST, THE W. E. UPJOHN INSTITUTE FOR EMPLOYMENT RESEARCH, WASHINGTON, D.C.**

Dr. SHEPPARD. I appreciate this invitation to testify today on the subject of the older poor, and am pleased that the Special Committee on Aging has chosen to look into the issues involved. My comments will be brief and, I hope, not cluttered with too many statistical facts and figures.

Let me say first of all that I am appearing before the committee as a social scientist who is concerned with the applied problems of social gerontology. I am not here as a representative of the Upjohn Institute for Employment Research. My views are my own and not necessarily those of the institute. I am also going to try and avoid reading any statistics. You have heard enough of them, and will be getting more of them, and sometimes, when I hear these figures, I feel as though this is where I came in when I was Research Director with the Committee on Aging a number of years ago.

First, I think it is a mistake to believe that older Americans are better off today than they were, say, 10 or 20 years ago. Now, it might be true that the older Americans of today are better off than the older Americans 10 or 20 years ago. But the facts are, for example, that if you take all the men who were 55 to 64 years old in 1949 and compare their incomes in that year with the incomes of the same men 10 years later, in 1959, you will find that they suffered a significant loss in real income. The loss amounted to 33 percent of their 1949 income.

I am taking these generalizations from a lot of statistics used in some of the reports of the Committee on Aging, for example, the 1961 report. In other words, if you take a group of people and trace them through the years you will find that, as they become old and retire, they experience a sharp decrease in income. Many of them become poor for the first time in their lives.

I don't know which is worse—being poor all your life, or becoming poor after 60 or 70 years of being not poor.

I know of one little case study here in the District of Columbia, incidentally. A woman I know who is a social worker in a private agency has 17 cases of older women on her caseload, and 6 of those 17 were born into wealthy families. They are now living in poverty.

Private pensions do not cover more than a fraction of our retired population, as this Committee was told in its hearings on pensions recently. There is no assurance that most people working today will actually retire with a private pension. And, for those not receiving a private pension, social security benefits are lower than for those who get both pensions and social security.

For large numbers of the aged, then, about one-half of them—depending on how strict your standards of poverty are—are living with rather inadequate incomes.

It is important to keep in mind that approximately one-third of all of America's poor are older men and women. If I am not mistaken, in 1947 they made up only 20 percent of all the poor, according to the Council of Economic Advisers' report of 1964.

This suggests that the progress we have made has taken place among the working population, and not among the retired population. Contrary to what many people believe, including some Government and academic experts, many people were not born poor; they became poor. They became poor because they lived too long, you might say, too long from the standpoint of a society which has not yet faced up to its responsibilities for having made it possible, through modern industrialism and modern medical science, for a growing population of men and women to live many years beyond the age at which the economy and our industries need them.

So let me repeat my basic point: Because an increasing number of Americans live a greater number of years in retirement than ever before, it is quite possible for us to be increasing the problem of poverty, not decreasing it, unless we adopt new public and private measures to combat this possibility.

I am assuming, of course, that we would not be willing to reverse or put a moratorium on progress in the medical sciences which makes it possible for longevity to increase—and thus to aggravate the problem of the older poor.

These problems will be compounded further by the fact that the numbers of Americans in the "definitely aged" population—of 75 and older—are becoming a larger and larger proportion of all older Americans; and by the fact that such Americans will be predominantly women, who typically receive much lower retirement income.

Employment is clearly out of the question for the vast majority of such individuals, including men. Retirement is the vital variable in the poverty condition of the aged, and the longer the average person lives in retirement, the greater are his or her chances for becoming impoverished, if he or she wasn't already poor.

My second main point is that, up to now, in our current programs aimed at combating poverty, we have been preoccupied with youth, those under the age of 21. This preoccupation has been so great that, on the local level at least, many individuals, agencies, and organizations concerned with the problems of the adult—not just the aged—poor have had the impression that they are not welcome to submit proposals as part of the local community action programs.

I am glad to see that OEO has finally taken steps to remedy this misimpression, with yesterday's announcement of creation of a study group. I have been appointed as a member of that study group, and I hope I can persuade the others to minimize the studies and maximize the action program. I think enough studies have been made, and Mrs. Schweinhaut made a point of this, too. I also hope that the official recognition by OEO of the fact that the older poor exist will lead to the establishment of an agency staff—and not just a study group—to run action programs.

Before you can get to hardening of the categories, Senator, you have to have the categories, and we don't even have that yet.

The delay in creating the study group was not necessarily a result of any conscious policy decision at the top levels of the Office of Economic Opportunity. Having once been an administrator in a Government program, the Area Redevelopment Administration, I am sympathetic to problems of priorities, limited staff, and limited funds. Furthermore, much of the total funds for the war on poverty is earmarked specifically for youth programs.

Perhaps a basic solution lies in the hands of Congress. The Older Americans Act of 1965 could be used to provide much of the missing links, making it possible to stimulate and support a variety of programs—coordinated by OEO—aimed at alleviating poverty among older Americans.

What might these programs consist of? Well, despite my basic position that the problems of the aged are not going to be solved radically through employment, I nevertheless believe that for a sizable minority of the older poor, some types of employment can be created. We all have heard of the many services that are not being provided currently in sufficient degree but which could be provided if we used some of our retired manpower. For example, the availability of hospital and related medical services through the passage of the social security health insurance measure is not the same as the availability of social security benefit checks. These checks come automatically to the individual, once he has filed a claim. But the new program will require that aged Americans become informed of their health services benefits; they will need help in seeking such benefits, some of which will actually include a variety of home visits.

Many of these and other requirements can be met by so-called sub-professionals. And what better source is there for such subprofessionals than older Americans themselves?

As I said before many of the aged poor were not born poor, which also means that many of them already have the necessary educational base on which they would be trained, to perform many of the services involved in the implementation of the new health insurance act when it is passed by Congress.

Another type of activity would lie in the area of legal aid, especially regarding the rights of individual older persons with different levels of governmental agencies. A typical example has to do with a person in his sixties who has had an accident, let's say, and can't find work. He then might feel he must apply for public assistance. And there he is told that he can't apply, that he should go to the social security office, and apply for a disability benefit. There one of the board tells him that he is employable, hence he is not eligible for any benefits. But no one will hire him because of his age and his physical disability. No one wants him, neither the local welfare agencies, the social security system, nor employers.

The runaround and the buckpassing between Government agencies are too much for him, and he knows nothing about dealing with bureaucracies and their legalisms. He needs legal assistance, but either he does not know that he might have a case and that a lawyer might help, or he cannot afford a lawyer. Here neighborhood workers in the local community action program could put him together with a staff of lawyers equipped to help him.

I have given only two examples of the type of program that could be stimulated and supported, perhaps jointly by the Office of Economic Opportunity and the forthcoming Administration on Aging. There are other programs that could be created, resulting in the alleviation of poverty among those aged individuals employed in such programs, and among those receiving the services of the programs.

Furthermore, I feel that the Department of Labor, through its U.S. Employment Service and its Office of Manpower, Automation, and Training, could be doing much more to accelerate the training of older workers—those over the age of, say, 40 or 45.

While we are all familiar with the statistics about unemployment being so much higher among the under-21 population in the labor force, we seem to forget that once they do become unemployed, older workers are unemployed longer than younger ones.

We are all familiar, for example, with some of the case studies that get publicity, such as the South Bend Studebaker shutdown, where the average age was 55, but there are all kinds of shutdowns and reductions in the work force that we don't hear about, and these affect primarily persons 45 years old or older.

As the President's 1965 Manpower Report indicates, workers 45 years old or more make up more than one-fourth of all the unemployed, but only one-tenth of all the people in the Manpower Development and Training Act training courses. Something needs to be done to close that gap.

This gap, however, is not completely a result of any bias on the part of the Government agencies, but I must admit that frequently they, too, act as if the problems of unemployment are all concentrated among the young. Much of the gap is due to the hiring policies of employers themselves, and nearly every study I know of suggests a good deal of such discrimination.

Here we need an effective program of reeducating employers about the work capabilities of older workers, as well as some legislation perhaps that will call for improvements in private pension funds so that employers can hire older workers.

But a good part of the lack of adequate participation by older workers in training programs stems from the attitudes of such people themselves. Usually the sloppy reaction of the public to this is to say, "If you don't want to help yourself, tough luck." But older workers laid off from a plant after working there for 10, 20, or 30 years need help, despite such unthinking reactions. Many of them are defeated, and they need some type of counseling to combat their defeatism. Someone needs to go into their homes directly and persuade them that there is a chance.

This is what I would call a preventive war in the fight against poverty. These are the people who, if we don't help them at that point, in their forties and fifties, will be added to the population of the older poor in years to come.

In one study I am working on, incidentally financed largely through the Department of Labor, I have found that displaced workers who call themselves "old"—regardless of their actual age—tend to remain unemployed much more than workers who call themselves "young." Like the general society around them, they, too, feel that older people are not as good as others, so why try very hard to find employment?

And I am talking here about men in their forties and fifties. Here is the critical age period during which the potentials for poverty in the truly older years can be made or broken.

Senator Smathers is interested in the 1964 Civil Rights Act in which there is a section calling for a study of the problems of discrimination against older workers, with the possibilities of legislative action on these problems.

Congressman Clarence Long has introduced a bill creating an Older Workers Bureau in the Department of Labor, after having heard from so many of his constituents in Maryland, in only their thirties and forties, complaining about the difficulties in finding employment. These measures could go a long way to prevent the onset of poverty in the later years.

In summary, then, the goals of the current programs of the Office of Economic Opportunity are laudable in that they are aimed at increasing the numbers of younger Americans who will be able to join the mainstream of America's economic and social life—and thus decrease their chances of remaining poor during their working life careers, and/or becoming poor in their retirement years. But these programs have almost completely bypassed the problems of adult Americans still young enough to work, but too young to retire.

And even more so, the population of the retired, poor Americans is not being given adequate attention in those programs. So far, in most local communities, the impression is that we should forget the aged poor in the construction of local community action programs.

These local communities need to hear more from Washington that older poor Americans—those young enough to work, as well as those in their retirement years—are also eligible for participation in the war against poverty.

Such an announcement may result in a demand for program funds exceeding the amounts now available through the Office of Economic Opportunity and other Government agencies. But I am sure that this committee, at least, would agree that the authorization and appropriation of additional funds would still be much cheaper—economically and socially—than the costs of neglecting the poverty of older Americans, now and in the future.

Thank you, Senator.

Chairman SMATHERS. Doctor, thank you very much. Each of us would like to ask you some questions, but, very frankly, we don't have time. We must adjourn now so we can start on time this afternoon. That was a splendid statement, and we appreciate it. We will probably be back in touch with you later.

Dr. SHEPPARD. Thank you.

(On June 23, Chairman Smathers sent the following questions to the witness:)

(Testimony resumes on p. 52.)

JUNE 23, 1965.

Dr. HAROLD L. SHEPPARD,  
*Staff Social Scientist, the W. E. Upjohn Institute for Employment Research,  
Washington, D.C.*

DEAR DR. SHEPPARD: 1. You said that the Department of Labor, through its U.S. Employment Service and its Office of Manpower, Automation, and Training could do much more to accelerate the training of older workers. Would you care to give us additional commentary on this observation?

2. You said that workers 45 years old or more make up more than one-fourth of all the unemployed, but they comprise only one-tenth of all the people in MDTA training courses. Do you see any way in which MDTA and OEO can work together to help the elderly poor?

3. Do you believe that Senator Brewster's bill—requiring preretirement training of Federal employees—would help lead the way to greater use of such programs in private business?

\* \* \* \* \*

Sincerely yours,

GEORGE A. SMATHERS, *Chairman.*

(The reply said in part:)

THE W. E. UPJOHN INSTITUTE FOR EMPLOYMENT RESEARCH,  
Washington, D.C., June 29, 1965.

Senator GEORGE A. SMATHERS,  
*Chairman, Special Committee on Aging,*  
U.S. Senate  
Washington, D.C.

DEAR SENATOR SMATHERS: The first question asked how the Department of Labor might accelerate the training of older workers. First, I would add to this the problem of placing older workers, including those without new training experience. But, primarily, the Department of Labor needs to place greater emphasis than at present on its activities in this field. At present, the full-time staff devoted to this question, at the Federal and State levels, is inadequate. Further, special efforts of "reaching out" to older workers, instead of merely waiting for them to initiate contact with local employment service offices, are lacking. Such efforts would be aimed at recruiting them into training programs, and perhaps special programs including basic pretraining "education," job-seeking techniques, etc. This should also be coupled with community education campaigns, aimed especially at employers.

On the second question, inquiring about MDTA-OEO cooperation, perhaps the neighborhood workers in local community action programs could be used as one of the "agents" in the reaching-out process mentioned above. Second, some of the MDTA courses might include training of older workers to become employees in the various local antipoverty programs.

On the third question, about Senator Brewster's proposal for preretirement preparation of Federal employees, I wonder how long we would have to wait for tested results of such preparation programs before private business and industry would become interested in doing the same thing. The suggestion implied in the question is that private industry would automatically adopt a program used in public agencies, and I have no evidence to confirm or deny this. Naturally, it is worth trying, but more direct incentives may be necessary before private industry adopts the idea on a wide scale.

I am pleased to learn that the committee will continue its inquiry into the war on poverty as it affects older Americans. I would be interested to learn to what extent the Office of Economic Opportunity will actively inform local communities that the older poor are eligible for various parts of its program. As reported to your committee by myself and representatives of other organizations and communities, the impression seems to be the very opposite, despite the testimony of Mr. Shriver who unfortunately did not hear the testimony that preceded him; nor did any of his top assistants who accompanied him in the afternoon. I will also be interested in seeing how long it takes for the recommendations of the OEO "study group" (of which I am a member) to be forwarded directly to Mr. Shriver by his assistants, and then how long it takes to implement any of them.

While writing this letter I received some interesting correspondence that may be considered related, in part, to the general problem of creating opportunities for senior citizens. You may want to include it as part of my written answer to your questions.

Sincerely yours,

HAROLD L. SHEPPARD,  
*Staff Social Scientist.*



CHICAGO, ILL., June 22, 1965.

HAROLD L. SHEPPARD, Ph. D.,  
*Research Associate,  
 Upjohn Institute,  
 Washington, D.C.*

DEAR SIR: It has given me great pleasure reading your article secured by me from the U.S. Government Printing Office, "Creating Opportunities for Older Persons."

Both you and your wife must have a great sense of humor. Otherwise, I don't see how it is possible for you to carry on.

In your paragraph "The genius of American progress consists of our ability to make a workable process out of what many foreigners view as a Rube Goldberg concoction, that is, our so-called system of relationships between and among the Federal levels, the State governmental levels, county and municipal entities, further compounded by our myriad of private agencies, foundations, and organizations."

After reading the above, I decided to send you the enclosed letter.

While I am only 63 years of age, I began filing many applications via the Rube Goldberg concoctions and the enclosed letter is the first I received. Not knowing what the foster grandparent program was, I telephoned Mr. Hattendorf and he said he wasn't sure what it paid or what the program consisted of. However, he did read a pamphlet to me stating that I was to do shopping, house cleaning, cooking and taking care of children; also taking them to the park.

I asked him if he read my application of qualification or have I been evaluated for this type of position and he shouted, "You want a job, don't you?" I answered I certainly do want a job, but not as a scrub woman. I thanked this junior executive very kindly.

My application clearly indicated that I have been an insurance administrator for the past 30 years, had my own office and schooled agents in the sale of all lines of insurance, which put me in contact with men such as chairmen of the board of companies, small proprietors and I may add I have called on all creeds, religions, and nationalities. From the beginning, I saw these conditions coming when a time comes in a man's life where an annuity is of the essence, and solid pension planning and retirement income. I know I have done some good along the way.

I also spoke with someone in the mayor's office and he said, "What in the hell could a senior citizen do?" I would like to pass on to you my impression of the many services he could perform. For example, a senior citizen insurance agent can call on the insurance companies; a senior citizen pharmaceutical salesman can call on the manufacturing chemist; a senior citizen meat salesman can call on the meatpackers and the senior citizen can certainly try to inject a little integrity into the junior executive of today. If a senior citizen didn't do anything else but cause a little commonsense in the various departments that you know of, it may be a life service for this Nation. I don't think there is a substitute for good, honest experience and where they have taken the opportunity away from the senior citizen, the least they could do is hear him out.

If you can give me a lead to someone where I may have an opportunity, I would greatly appreciate it.

Sincerely yours,

MARTIN ROSE.

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CHICAGO COMMITTEE ON URBAN OPPORTUNITY,  
*Chicago, Ill., June 18, 1965.*

Mr. MARTIN M. ROSE,  
*838 North Noble Street,  
 Chicago, Ill.*

DEAR MR. ROSE: Thank you for your recent letter bringing your application to my attention.

At the present time there are no positions available, but your application is being held for our foster grandparents program. This program is geared for our senior citizens, and I feel you would qualify for a position just as soon as funds are made available by the Government.

You will most likely hear from us upon release of funds for this project.

Very truly yours,

W. R. HATTENDORF,  
*Personnel Department.*

(Testimony continued from p. 49.)

The CHAIRMAN. The committee stands in recess until 1:30.

(Whereupon, at 12:20 p.m. the hearing was recessed, to be reconvened at 1:30 p.m. the same day.)

AFTER RECESS

(The special committee reconvened at 1:30 p.m., Senator George A. Smathers, chairman of the special committee, presiding.)

Chairman SMATHERS. The meeting will come to order.

We are very pleased to have as our guest and our witness at this time, Mr. Sargent Shriver, who is the Director of the Office of Economic Opportunity.

Mr. Shriver, I think it might be helpful to you before you make your statement for me to very briefly summarize some of the testimony which we had this morning. I think it would help you in answering some of the problems which were talked about.

I might say we had Mr. John Edelman, the president of the National Council of Senior Citizens, and Mrs. Geneva Mathiasen, the executive director of the National Council on the Aging.

We had Mrs. Margaret Schweinhaut, who is the chairman of the Maryland State Coordinating Commission on Problems of Aging, who testified as the witness representing the National Association of State Units on Aging.

We had Dr. Harold Sheppard, who is the staff social scientist of the W. E. Upjohn Institute and in place of Mr. Donald D. Brewer, who is chairman of the District of Columbia Interdepartmental Committee on Aging, we had Mrs. Roberta Brown, executive secretary of that committee.

In addition to that, we had several other statements submitted for the record, and I would like to read excerpts from just a couple of them.

Here is one from Mr. Charles Odell, the chairman of the Office of Economic Opportunity Advisory Committee on the Problems of the Aged Poor, who told us bluntly that several Federal departments and agencies can do much more than they are now doing to help the elderly poor.<sup>8</sup>

And we are putting in the record a statement from Mr. Walter Reuther who suggested that OEO could be of great help to those who are now bedridden or confined to their homes because of crippling and disabling conditions.<sup>9</sup>

Then we have in the record a letter from a representative of the UAW Older and Retired Workers Department in Wisconsin who says that some of the elderly there are eating on less than \$1 a day. He also reports that a 1963 statewide survey regarding income of senior citizens in Wisconsin showed that single persons over 65 in Wisconsin had an average income of \$832 a year, the conclusion being that much needed to be done with respect to helping the elderly in Wisconsin.<sup>10</sup>

From Utah, from the director of the State Council on Aging, we learn that in many rural areas in Utah "about one-third of the popu-

<sup>8</sup> See p. 270, app. C.

<sup>9</sup> See p. 268, app. C.

<sup>10</sup> See p. 271, app. C.

lation are senior citizens who live on an income of approximately \$60 a month."<sup>11</sup>

The Kansas Director of Services for the Aging, Mrs. Frazier, said flatly that the Office of Economic Opportunity, according to her view, has failed to coordinate their activity with existing State agencies and "The usefulness of the OEO program thus far to the impoverished elderly in our State has been nil."<sup>12</sup>

I might add there that Mrs. Schweinhaut indicated that she felt that your office, the Office of Economic Opportunity, actually was not coordinating very well with the State committee on aging in Maryland nor with the committee in Baltimore.

Secretary of Labor Willard Wirtz said emphatically, "There is a shortage of specialists to help the elderly find jobs." He also said the forthcoming June 30 report will show, and I quote him exactly, "There is indeed a serious employment problem for older persons who lose their jobs and that a number of factors, not all of them arbitrary or capricious discrimination, contribute to this problem."<sup>13</sup>

In essence, Mr. Shriver, that is about what we learned from some of the letters we have received and from testimony we have received.

Again, I am sure you have satisfactory answers to these problems, or at least we hope you have satisfactory answers to these problems, which have been talked about, and now we invite you to make any comment which you care to make.

#### TESTIMONY OF SARGENT SHRIVER, DIRECTOR, OFFICE OF ECONOMIC OPPORTUNITY

Mr. SHRIVER. Thank you very much, Senator Smathers, and members of the committee.

I have a prepared text which I would like to have your permission, Mr. Chairman, to insert into the record.

Chairman SMATHERS. Without objection, we will incorporate it in the record. (See p. 66.)

Mr. SHRIVER. But, departing from the text of my prepared statement, I would like to make several points which I hope will be helpful to the committee.

First of all, I would like to say that none of us at the headquarters of the war against poverty is satisfied with what we are now doing for the benefit of the aged. This comes about for a variety of reasons.

First of all, it seems to be extremely difficult to find efficient, economical ways of actually helping the very elderly poor to get out of poverty. Congress already has a magnificent record through the Social Security Administration, through the proposed medicare bill, and through other programs, for bringing effective help to the aged, but when you get to the problem of how do you actually help the aged help themselves to get out of poverty it is more difficult.

This is not to say, however, that it is impossible. I just want to make the firm point that we are not satisfied with what we have done and I am not satisfied with what I am able to report to you and the other members of the committee today.

<sup>11</sup> See p. 223, app. B.

<sup>12</sup> See p. 192, app. B.

<sup>13</sup> See p. 157, app. A.

However, we have done a few things. First of all, there are now about 1,000 American cities, towns, and counties that have community action programs, either in operation or at the planning stage. I would guess that 95 percent of these community action programs which have been created at the local level and sent to us in Washington have got nothing in them specifically for the elderly poor in that neighborhood where the plan was drawn up. By comparison, 35 to 40 percent of all of those plans have specific provisions in them for preschool children. To me, that means that more action should go on at the local level in towns and in counties all over America to make sure that the community action programs which actually come to us in Washington incorporate specific programs for the senior citizens in those communities, at least those who are extremely poor.

We would welcome that and we are ready to finance it, but we can't create those programs here in Washington under the community action part of our war against poverty.

Second, we are preparing some pilot programs, one of them out in Arkansas, under a part of the war against poverty, called work experience. Work experience is operated for our office by HEW. Work experience takes older people who are out of work, out of a job, and trains them to hold another job. In Arkansas, they picked 181 people who are now on old-age assistance in Arkansas. Of the 181, they purposely selected 100 of these aged persons to give them special job training, the purpose of which will be to take them out of the unemployed category altogether and put them into gainful work in Arkansas.

That is the first program of that type. We hope if it proves to be successful to duplicate that or replicate that all across the country.

Second, over in Baltimore, we funded a \$112,000 demonstration grant which will provide training for older people who would then go out after they had been trained and call upon other older people for a variety of purposes: First, for example, just to give them the information about the proposed medicare legislation and what their rights and privileges under that new legislation would be.

Second, to bring them some comfort. Many of these older people are never visited by anybody.

Third, in some cases, just to discover some of these older people, many of whom are locked away almost in third- or fourth-floor walkup-apartment type places and many people don't even know they exist.

Fourth, to bring them any advice about, for example, medical assistance, or welfare payments or to do any errands for them. This, in a sense, is a visitation program. As I say, we funded that a number of months ago. It has not gone ahead very rapidly for a variety of reasons which I won't bore this committee with, but it is a sample of the kind of program that we think might be helpful.

Very soon, within this month, we will announce another new program which we call a foster grandparents program. The primary objective or thrust of it is this: There are about 20,000 babies in State institutions, and pediatric wards, and so on, who get insufficient attention. They are suffering seriously from the point of view of their psychological development as well as their physical development for lack of human attention.

We think that it is possible that people 55 years and over, could be quite easily trained to go into all of these institutions where there are large numbers of such children and assist in taking care of those children, to bring them human contact, human warmth, and human attention. The foster grandparents program has not yet been announced, but it soon will be. It is in the final planning stages in our agency.

We think that there should be better legal services available to the poor. Many of them don't know again what their rights are. They don't know how to take care of themselves in difficulties with landlords and so on, and we hope through the provision of neighborhood legal services that we may be able to bring better legal assistance to the elderly poor.

These are just a few of the things that we are attempting to do. I repeat that we are not doing what we would like to do and for that reason we have developed a committee of experts on the aged, the chairman of which is Mr. Odell<sup>14</sup> whom you quoted just a few minutes ago. And it is our hope that this committee will be able to bring to us concrete, specific programs or suggestions about how we can carry the war on poverty effectively to the aged.

I would like to add one other thing: A great majority of the elderly people do need help of one kind or another, but we have believed that in setting up a war against poverty Congress wanted us to work on the most disadvantaged, the poorest people, in our Nation, not to take the easy ones, you might say, the relatively easy ones, but to work on the worst.

Therefore, in establishing our cutoff levels in determining who is poor and who is not poor, we have a very low level. For even when we adopt a low level we find there are 35 million Americans living below that level.

For example, in your résumé that you made just a moment ago, you pointed out that one person had written you, I understand, or testified that there were elderly people—I think it was in Wisconsin—subsisting and eating on less than a dollar a day for their food. Now, the cutoff level in the war against poverty is 70 cents a day for your food. To us, I am sorry to say, if you get a dollar a day for three meals you are pretty well off.

Now, this is not to say that you are really well off. All I am trying to point out is that our top is low. For the war against poverty, we use 23 cents a meal a day. In other words, 70 cents is what a person gets so far as we are concerned in the war against poverty for food and \$1.40 for all of his other expenses.

If you choose those two criteria, there are still 34,600,000 Americans who are poor, desperately poor, and of that number approximately 5.2 million are elderly, so we have a very large audience, you might say, or clientele, or target group, 5.2 million Americans, who are living on less than 70 cents a day for food.

It is that group of the elderly which, of course, we would like to focus our attention on, relying on other programs in existing legislation and proposed legislation to handle the elderly poor who are somewhat better off.

<sup>14</sup> For statement by Mr. Odell, see p. 269, app. C.

Thank you very much, Mr. Chairman.

Chairman SMATHERS. Thank you, Mr. Shriver.

In a Washington Post article of Sunday, May 23, this year, there was an account of the series of meetings in Philadelphia on the anti-poverty program. The article reported the answers of Isaiah W. Crippins, general counsel for the Philadelphia Antipoverty Action Committee, to a question as to how the elderly could be helped by the war on poverty. He is reported to have said:

Washington won't approve any substantial antipoverty program for the aged.

Now, from your testimony, I gather that you would say that would be an incorrect answer on the part of Mr. Crippins; that your program does envision helping the elderly where you can.

Mr. SHRIVER. No question about that. Yes. You are correct. The statement you quoted is incorrect.

(In a subsequent letter to Chairman Smathers, Mr. Crippens commented upon the news article, as follows:)

At no meeting has any statement been made by me or anyone connected with the Philadelphia antipoverty program to the effect that the Office of Economic Opportunity would not fund a program for the aging \* \* \*. The alleged statement \* \* \* is a lie of the whole cloth \* \* \*.

The CHAIRMAN. I would like to ask you another question. I don't particularly want to get us too much involved in money, but how much of the money thus far have you set aside or do you envision setting aside for these elderly programs, or have you progressed far enough in your planning with respect to them to give this information?

Mr. SHRIVER. First of all, we haven't gotten along that far in our planning to set aside specific sums, Mr. Chairman, but over and above that statement I would like to say this: Congress, itself, has established specific sums for each title under this legislation, so, for example, if we had so much for rural poverty through a rural small loan program, there is nothing in that title which says that a certain percentage of that total has to be spent for the elderly poor in rural areas.

As a matter of fact, out of the first 5,000 loans made under that title, 900 of these loans have gone to people over 60, so that a substantial number of poor people who are elderly in rural America have gotten assistance under that title. But there is no legislative requirement that a certain percentage of these loans should be set aside exclusively for the aged poor.

For example, we received about \$235 million, in round numbers, for community action. There was no requirement that of that \$235 million, a specific amount should be set aside for the elderly.

Reverting to Mr. Crippins' statement: we have taken the position that if Philadelphia comes in with a program that has a million dollars in it, let's say, for the poor in Philadelphia, and that comes within the total amount of money that we have available for Philadelphia, we would fund the whole thing.

Chairman SMATHERS. You mean the elderly poor?

Mr. SHRIVER. Yes; the elderly poor. In other words, there are no quotas. We don't have quotas in that legislation for preschool children, schoolchildren, college children, people from 30 to 50, and then people 65 and over. We don't have any such quotas in the legislation at all, and we have established none ourselves.

Chairman SMATHERS. May I ask you this question, because this was one of the problems that was talked about this morning.

There are approximately 40 State commissions on aging and, in addition to that, there are a number of city, county, and other local commissions on the problems of the elderly. We heard this morning from Mrs. Schweinhaut, chairman of the Maryland Commission on Aging, that there has been very little recognition by the Office of Economic Opportunity of the fact that these commissions on aging have already been working in the field of the elderly poor and have plans and programs already set up. What they need are the funds.

Would you care to comment on that particular problem?

Mr. SHRIVER. First of all, I would like to say that the chairman of the committee on the aging for the State of California, a Mrs. Russell, has been on the National Advisory Council of the War Against Poverty since we started this effort, so I think she is an outstanding leader among these State groups that you have just described.

That is one way in which we have attempted to tap into the knowledge that those groups have.

Second, it may be true—I don't know specifically about Baltimore—that the Baltimore community action group has not paid adequate attention to the senior citizen program in Baltimore. If that is so, we will do something about it.

Third, if a senior citizen program in, let's say, Baltimore again, or any other city, was proposed to the community action agency in that city and was turned down, they can always come directly to us in Washington if they feel that they had been turned down unfairly; so, again I believe that the best way to attack the problems of the elderly poor is at the local level and, for that reason, I would encourage, if I could, these State committees to be sure that the elderly poor are covered in the community action programs that come to us in Washington, just the way young children are or college children.

Chairman SMATHERS. Do you condition the funding of applications for community action programs upon their inclusion of programs to serve the elderly?

Mr. SHRIVER. We have not made it obligatory on a community to include programs for the elderly in order to be financed. No. We have not done that. As a matter of fact, we haven't done that with respect to any section of the poor, whether they are old or young.

For example, we have financed programs in some cities that did not have anything in those programs for, let's say, children from 6 years of age down to zero. In other cities, they will have such a component. It may be true that as the program develops over the years all of these age groups will be covered in local community action programs, but we have not required these programs to include the elderly poor in order to be financed.

You might say do we have the authority to. I am not absolutely sure that we would have the authority to require it. We can encourage it, but I don't think we have the statutory authority to require it.

Chairman SMATHERS. Do you think from your observation of the operation of this program thus far that there is any legislation needed or any amendments to the act needed that would facilitate you in your assistance to the elderly poor?

Mr. SHRIVER. I don't honestly think so, Mr. Chairman.

I think what we need more than legislation are practical ideas which can be carried out economically and efficiently at the local level. I would much rather have a half dozen good ideas of how to get elderly people (and we think primarily of them as over 65, although I know others carry the age limit lower) into gainful work which will take them out of poverty on their own rather than to just have transfer payments made to them.

If we could get some concrete ideas, better than the ones we have or in addition to the ones we have, we would welcome them greatly.

Chairman SMATHERS. Then, you are saying that as you, as the Director, envision this program, you are not limited in your action just to helping fight poverty with respect to young people who may need retraining, or education, or something like that. You envision it as a program calculated to help fight it in elderly groups, too?

Mr. SHRIVER. That is correct.

I could perhaps draw this analogy. Title I of our legislation is focused on teenagers. It is exclusively for people from 16 up to 22 years of age, and there are three component parts to that program, title I, three different ways in which we can help teenagers. There is no such title for elderly people.

Now, if there were 3 or 10 constructive new ways in which we could attack the problems of the aged poor, Congress could very wisely, I think, create a whole new title specifically for that purpose and appropriate the money to carry it out. If they have the ideas we would welcome them.

Chairman SMATHERS. Senator Randolph, do you have any questions?

Senator RANDOLPH. Yes, Mr. Chairman.

Director Shriver, would you care to comment on pending legislation that might be of possible benefit to the aged other than the act which you are speaking of this afternoon?

Mr. SHRIVER. I would be glad to testify to the extent that my knowledge will permit me to do so, Senator. I am not extremely well versed on all the pending legislation. I guess that is obvious. If I can, I will. I don't know what you would be asking about.

Senator RANDOLPH. Yes. Thank you very much.

I have introduced S. 1820, which is pending before the Committee on Finance. The legislation in effect would allow recipients of social security to retain earnings up to \$1,800 a year, without the loss of the present benefits. Recipients with incomes between \$1,800 and \$2,400 per year would forfeit \$1 in benefits for every \$2 of earnings. For those earning more than \$2,400 annually, provisions of present law would continue in force with each dollar of earnings bringing in equal forfeiture in benefits. Existing law, as you know, Mr. Shriver, requires recipients to forfeit benefits if their earnings exceed \$1,200.

I am asking this question because you have specifically discussed in your prepared statement the Social Security Administration's finding in reference to the more than 4 million present beneficiaries of the program of old-age insurance and disability insurance. This 4 million is living below the poverty line. You may care to comment or you may care to leave the question unanswered.

Mr. SHRIVER. I prefer, Senator, to either prepare a written statement for the record or to leave it unanswered because, frankly, I don't



know enough about that bill yet to know what impact it would have on the people that we are responsible for.

Senator RANDOLPH. Yes.

Mr. SHRIVER. Our cutoff on poverty is so low, I don't know whether that bill will reach our people or not.

Senator RANDOLPH. I can understand.

We have 182,000 persons in West Virginia who are aged 65 or over, according to John Edelman of the National Council on Senior Citizens. One-fourth of these people, the heads of families throughout the United States, are in the category of poverty, and that is the reason I brought it to your attention this afternoon.

Mr. SHRIVER. I am sorry I am not prepared on that.

Senator RANDOLPH. Thank you very much.

Chairman SMATHERS. Off the record.

(Discussion off the record.)

(Mr. Shriver later submitted the following information for the record:)

Referring to Senator Randolph's question: Our prime concern in this area is, of course, the alleviation of poverty among the aged. We have noted that a very large number of OASDI recipients have total incomes below the level we have designated as the poverty line, and we are interested in programs which would promise to reduce that number of persons. It is our opinion that S. 1820 would not aid any substantial number of these persons over and above the number so affected by H.R. 6675, which has been passed by the House of Representatives. Furthermore, the Budget Bureau has informed us that the additional cost to the social security program of S. 1820 would be 0.23 percent as opposed to 0.04 percent for H.R. 6675.

This relative increase in costs of almost six times between S. 1820 and H.R. 6675 would also seem inappropriate when we reflect upon the fact that under its provisions a worker who had a wife eligible for benefits and who had average annual earnings of \$4,200 before age 65 could go right on working at the same job after age 65 and get some benefits for the year. Those people who most need our help—those who are unable to work, and those who cannot earn more than a few hundred dollars a year and who have a much greater need than those who can work—would not be helped by S. 1820. We cannot, therefore, recommend enactment of this bill.

The Bureau of the Budget advises that from the standpoint of the administration's program, there is no objection to the presentation of this report on this bill to your committee.

Mr. NORMAN. Mr. Shriver, you have said that if a local community action program doesn't make application for the elderly, then that sometimes means that there won't be anything done in that locality for the elderly. Is my understanding correct? In other words, you said that about 90 percent of your community action applications include nothing for the elderly, which I understood you to say was because they didn't ask for anything to be included. Is that correct?

Mr. SHRIVER. That is correct, but it leaves a slightly inaccurate conclusion.

Mr. NORMAN. I would appreciate it if you would clear that up.

Mr. SHRIVER. What happens is this: They come in with a variety of programs. They could have a program specifically for the elderly, but most of the time they don't. However, they do have some general programs which filter over into helping the elderly. For example, if you have a neighborhood legal service, as they do in Detroit, that neighborhood legal service will help the elderly poor just as much as anybody else who is poor, so the elderly poor do get some help from a generic service of that type.

What I was trying to get at was this: Most of these groups do come in with specific programs aimed right at, let's say, preschool children. They don't come in with specific programs aimed right at the elderly poor, but they could, and we would finance them if they did.

Mr. NORMAN. And it is my understanding that you have answered the question from the chairman to the effect that you believe it would probably be unwise for the Office of Economic Opportunity, even if it had the legal authority, which you doubt, to require that every application for community action programs include something aimed directly at the elderly.

Mr. SHRIVER. I think it would be unwise; yes, for several reasons:

First of all, I don't think we yet have the experience with all of these programs to start here in Washington saying that they have to do this, that, or the other thing. You have to remember that the war on poverty has only been running 8 months and there is nothing yet which would indicate to me, at any rate, that over the long haul the elderly will not be included in these community action programs, so I would prefer not to see it made obligatory.

Second, I think that the general use of the community action effort lies in the fact that it depends upon local ideas, local initiative. We would much rather allow these ideas to germinate at the local level rather than to be forced upon localities from Washington; so for those two reasons, if not for others, I would personally prefer that it not be made obligatory.

Mr. NORMAN. I thank you, sir, for clarifying that issue.

Now, another question: What, if any, action do you believe your Office should take to make certain that the elderly poor are adequately represented on local boards? First, does your Office make an effort to assure that certain groups are represented, and, second, do you think that would be a good thing to do as far as the elderly poor are concerned?

Mr. SHRIVER. First, we do see that some specific groups are represented when the law requires us to do that. For example, one of the requirements of the law is that these programs be developed with the participation of the groups to whom the programs are addressed; so that means that we are required by law to make sure that on these programs there are people who live in those neighborhoods. They call them the target population. We have to be sure that they are on there.

To gain broadly based community support we have required that particular attention be given to minority group representation. The law does not say, however, that we have to have so many people of a certain age on these groups, and, in fact, we have not required that a community action committee contain somebody over 65.

Mr. NORMAN. Or a representative of the elderly poor?

Mr. SHRIVER. Nor do we require that there be a representative of the elderly poor.

I would guess, and this is just a guess, that a substantial number of communities do have representation from official groups—like the Senior Citizens of Chicago. For example, I happen to know that that group is on, and my memory would lead me to believe that a substantial proportion of community action programs do have these

senior citizen local groups on the community action planning boards, but we do not require it and it is not in the law.

Now, you asked me whether I think it ought to be in the law. I haven't really given enough thought to stick my neck out with an answer on that. I just don't know whether it ought to be required.

Mr. Norman. I didn't ask you that question, Mr. Shriver, but you read my mind.

You mentioned the possibility of applying for a direct grant if the elderly poor of an area or representatives of the elderly poor believe that they have not been adequately taken care of in a community action program, that they can apply to your Office for a direct grant for a specific plan or project.

If they did that, would it be held against them that they were seeking funds outside the umbrella, so to speak, outside the recognized community action program, or would they be given the same attention as if the application were made as part of the umbrella program?

Mr. SHRIVER. A, it would not be held against them by us and they would get the same attention as if they had come through the regular umbrella program. I think it is only fair, however, to say that if we got such an application, our first action would be not only to study it, but to go back to the umbrella agency in the city and ask them why didn't this program get approved by the umbrella group or the umbrella agency.

First of all, we ought to know that just so we could proceed intelligently ourselves.

Second, I feel it would be proper to inform the umbrella agency so it could reconsider, if it chose, and endorse the program.

Third, we do not want to encourage people to make a token presentation to the local agency and then just breeze around them and come to Washington. As a consequence of that, any agency that comes directly to us has to be able to show that they were not treated fairly at the local level. To do anything else would be to undermine the influence of the local group right from the beginning, and obviously we don't want to do that.

Mr. NORMAN. Mr. Bill Oriol, professional staff member of the committee, has some questions he would like to ask.

Mr. ORIOL. Mr. Shriver, you invited the committee to give you suggestions for constructive programs. The statements the chairman mentioned earlier contain any number of suggestions. Perhaps we could agree to forward them to the Office of Economic Opportunity for thoughts and comments.

Mr. SHRIVER. We would be glad to get them. If you have already studied them and sort of condensed them in any way, if you could send them over rather than in the raw, that would be helpful.

Mr. ORIOL. Very well.

I wonder whether the Office of Economic Opportunity has had time yet to give thorough consideration to the models submitted by the National Council on the Aging and whether a distribution of those models will soon be made?

Mr. SHRIVER. Those have been incorporated in the actual manual that we sent out from OEO to communities all over America, those suggested model programs.

Mr. ORIOL. Those models are now being circulated throughout the country as part of the manual?

Mr. SHRIVER. Yes.

Mr. ORIOL. I didn't get that impression this morning. I thought they were still under active consideration.

Mr. SHRIVER. They have been. I don't know the exact date on which they were. We have had modifications of the so-called handbook periodically as we have gone along.

For example, I made some suggestions about changes in it just a few days ago, so this manual is not just completely stabilized at all. These may have only been incorporated very recently.

Mr. Gilgoff, who is here next to me, to my memory the fact that these model programs come about because back in January we made a grant to the Council on the Aging. I can't remember the exact size. I think it was about \$90,000. We made them a grant so that they could produce suggestions for us and these model programs were produced with our money so that we could carry them out; so the model programs you are talking about come about because of the fact, first, that there was a Council on the Aging and, secondly, at least in part they come about, because we were able to give them some money to produce these suggestions for us. I can assure you, as rapidly as we can, we will get them out.

Mr. ORIOL. Mrs. Mathiasen said this morning, there were other models under consideration.

Mr. SHRIVER. I would hope; yes.

Mr. ORIOL. We also had many questions about exactly how many elderly are employed in different programs of the Office of Economic Opportunity and so forth, but instead of asking for that now perhaps we could submit that and a few other questions in writing.

Mr. SHRIVER. Yes. We would be glad to furnish that kind of information. I do not have it with me at this minute.

(Material requested, and subsequently supplied, begins on p. 68.)

Mr. ORIOL. Another question. Mr. Fitch from the AARP will be on shortly to describe a promising consumer education program sponsored by the Institution of Lifetime Learning in coordination with the President's Committee on Consumer Interests.

That consumer education program, I understand, is a very practical, down-to-earth, helpful, constructive program directed to the elderly, showing them how to make good use of consumer education.

The question is: Are there any plans now afoot to distribute that throughout the country, too? Has it been accepted and will it move forward now?

Mr. SHRIVER. So far as I know, that has not been submitted to us. It may be somewhere in our agency at the working level, but my own thought would be that such a program as that might well go to this Council on Aging we were talking about just a few minutes ago if they feel that is something we ought to do we would welcome their view on it and, if so, then we would be happy to distribute it.

We do have programs under community action for teaching better marketing practices, consumer purchasing practices, to, for example, families that are on relief, to the mothers and fathers of children who are going to be in this Head Start program for little children this year. We have a whole parent education part of that Head

Start program and part of that is instructions on how to buy more intelligently along the line you have just suggested; so we are all for that type of instruction and if we can help to carry it out for the benefit of older people, we would be glad to do it.

Mr. ORIOL. You mentioned Head Start again. It was said here sometime today that there will be a large number of job opportunities for the elderly in that program. Is that part of the program advanced far enough for us to know approximately how many elderly will be in there helping these preschool children?

Mr. SHRIVER. We can probably give that to you in about 4 weeks. We don't have it today. The reason we don't is that these programs are just getting underway in localities all across the country and at this stage they are, for the most part, merely training the teachers who will be handling the instruction of these children in July and August.

You are right, however, that we do have money in there for the employment of people to work with the children. I know that we are going to employ about 50,000 people in that program, but I am afraid that the statistics may not come in to us showing what the age is of each person employed.

Mr. ORIOL. We will submit that in writing. When the information is available, we would like to have it.

Mr. SHRIVER. If it is available, we would be glad to give it to you.

(The committee was later advised that the information discussed above is not available.)

Mr. ORIOL. I was also interested in Vice President Humphrey's comment before the National Conference on State Executives that every title of the OEA does have potential usefulness for the elderly, and I think one of the questions we will submit will be just for any description of all such applications that have been made thus far and suggestions for further applications later on.

Mr. SHRIVER. That would be true of all the titles with the exception of title I. Title I, as I tried to describe a little while ago here, is specifically aimed at the teenage population, 16 up to 22 years of age. There is no title like that for the elderly, and it is not because people didn't want to do something for the elderly; it just was that nobody was smart enough, I guess, to figure out what to do and make a title.

Mr. NORMAN. Mr. Shriver, at that point, I would like to interrupt to point out that the Vice President indicated that even in title I use could be made of the talents and experiences of the elderly in the capacity of administrators, instructors, and workers in the programs for the youth.

Mr. SHRIVER. That is true, and particularly it depends on where you start the elderly. Are you starting the elderly at 50, or 55, or 65, so far as this committee is concerned? Where do you start the elderly?

Mr. NORMAN. We start at the age at which age becomes a problem.

Mr. SHRIVER. I qualify. [Laughter.]

Mr. NORMAN. This may be as low as 35. Thirty-five would be a rather extreme case where age would be a problem, but we do find that there are cases where applicants for positions find themselves excluded because they are 36 instead of 35.

Mr. SHRIVER. The reason I asked the question is this: The Vice President is completely accurate in that we are hiring people for adminis-

trative positions, and teachers, and so on in the camps under title I and in various parts of title I who are 50, 55, 60 years of age. If that is what you mean by the elderly, yes, title I does reach the elderly.

If you mean people 70, 75, we're not hiring many of them to run these training programs.

I also had some statistics given to me that indicated that we have 10,000 people in the United States today right now who are over 100 years old, 10,000 of them. Well, title I is not reaching them.

Mr. NORMAN. I would like to ask the minority staff director, Mr. Miller, if he has any questions to ask Mr. Shriver.

Mr. MILLER. No questions.

Mr. NORMAN. I have one further question I would like to ask you, Mr. Shriver.

The administrator of the Rhode Island Division on Aging has contacted the committee to suggest that VISTA is not giving an opportunity for useful activity to those of the elderly who would like to remain in their own localities to render services, since one of the requirements is that they must be able and willing to go somewhere else to render their service if they enlist in this program.<sup>15</sup>

Mr. Shriver, has any thought been given to recruiting older people for VISTA to serve in their own home localities, so that they won't have to pull up their roots, so to speak, and go to another part of the country?

Mr. SHRIVER. I think that is an extremely good suggestion. I would surmise that the regulation that you have just described in VISTA is an administrative regulation adopted at the beginning of the program for a very practical reason. The reason is this: If a specific place, let's say Cleveland, wants a certain number of volunteers to do a certain kind of work, it is administratively difficult to recruit only people from Cleveland for that and then say to somebody from New Haven who is better qualified to do that work, "No; you can't go there," so when they start they just take everybody on a basis of no discrimination with respect to application or assignment. I think later on they might do exactly what you are talking about.

Mr. NORMAN. They must be willing to go anywhere in the country where they are needed.

Mr. SHRIVER. That is right, because right now the number of requests for VISTA volunteers are not concentrated in such ways that if you happen to live in New Haven and wanted to be a VISTA volunteer in New Haven—there might not even be a request from New Haven.

Mr. NORMAN. I see your problem.

Mr. SHRIVER. That is just, I hope, a temporary situation. I would hope that, let's say, 18 or 24 months from now it would be possible to do what you are suggesting.

Mr. NORMAN. Thank you, Mr. Shriver.

One further question: There were a number of suggestions made this morning for recruiting the elderly to provide services that are not now being provided. I think they all boil down to the concept of not putting the elderly in jobs now held by the young; not taking jobs away from younger people to give to the elderly, but creating new jobs, jobs that do not now exist, to meet needs that are not now being met and putting the elderly who want to work in those jobs.

<sup>15</sup> The letter is reproduced in full in app. B, p. 220.

Has the Office of Economic Opportunity given any thought to that type of an approach for employing the elderly, at least on a part-time basis, who feel the need for useful activity?

Mr. SHRIVER. That program which I described under the title "Foster Grandparents" is exactly that kind of a program.

Mr. NORMAN. That is right, it is that kind of a program.

Mr. SHRIVER. Now, the visiting program that I tried to describe which we underwrote for Baltimore, Md., is another one. In other words, there are literally thousands of older people who live by themselves, sometimes in rather lonely and depressed circumstances, hidden away in the cities. And they get very little mail. They are never visited by anybody, they are not aware of their rights and privileges under various forms of legislation. And so this Baltimore program had the idea of using elderly people to call on these other elderly people and just bring them the comfort of a visit as well as some information. And it was thought that this would be helpful.

Now, that is a place where we employed elderly people to help with the older people. The foster grandparents are the older people helping with the babies.

That is along the lines you are talking about, I think. And we would like to have more ideas about that.

Mr. NORMAN. That is the type of proposal that might possibly go into a new title of programs for the elderly.

Mr. SHRIVER. Yes, indeed. We do not actually have to have a new title to do that. We are doing it.

Mr. NORMAN. Mr. Shriver, the Texas coordinator of Services for the Aging, Mrs. Carter Clopton, tells us that a request has been made to OEO for approval of a demonstration project designed to give institutionalized young children some of the benefits of adult attention, concern, affection, and stimulation. Is that the type of foster grandparents program that you had in mind?

Mr. SHRIVER. That is exactly it.

Mr. NORMAN. And what if any action has been taken on that suggestion or that application?

Mr. SHRIVER. I do not know about that specific one. What I did say was that we are on the verge, you might say, of announcing a program not just a specific grant, but a national program called Foster Grandparents. And we will announce that undoubtedly within this month.

If I understood that application correctly, it might even be a part of that foster grandparents program. But I do not know what has happened to that specific application.

Mr. NORMAN. I see. Thank you.

As you know, both Houses of Congress have passed the Older Americans Act of 1965 and are now in the process of ironing out the difference between the two versions. What do you foresee as the area of cooperation or the respective roles of the Office of Economic Opportunity and the administration on aging proposed by that bill after it becomes law? Do you have any observation on that that you would like to share with us, sir?

Mr. SHRIVER. I would prefer not to testify about that today, because I do not feel that I am properly prepared. However, I can

say just in general that I personally welcome that legislation, and will do every thing I can in our agency to cooperate with that new program. But the exact details of it I do not know.

Mr. NORMAN. Thank you very much. You have certainly been a helpful witness, Mr. Shriver, and have been very patient in answering the Senators' questions and the questions from the Indians here, the staff members. And we do appreciate the very fine cooperation you and your agency have given in this inquiry. Thank you very much.

Mr. SHRIVER. Thank you.

(Mr. Shriver's prepared statement follows:)

(Testimony resumes on p. 71.)

PREPARED STATEMENT OF SARGENT SHRIVER, DIRECTOR, OFFICE OF ECONOMIC OPPORTUNITY

Mr. Chairman and members of the committee, when Congress passed the Economic Opportunity Act last August it declared that the purpose of the act was to open "to every one the opportunity for education and training, the opportunity to work, and the opportunity to live in decency and dignity." In this manner the war against poverty was begun, and I am proud of those beginnings. This does not mean that I am satisfied with all of the battlefronts of that war. On the battlefield of most concern to this committee, OEO is only now beginning to move. We are eager to do all we can, and we are also eager to do well.

Congress has recognized the basic need of the aged: the need to be independent citizens. This need is partially filled by current Federal programs for the aged, but the fact that one-third of those over 65 are still poor demonstrates that these programs are not as yet sufficient. Results of a recently published nationwide survey made for the Social Security Administration indicate that even though over 3.5 million additional aged persons would be living in poverty if it were not for old-age, survivors, and disability insurance, more than 4 million present beneficiaries of that program have total incomes below the poverty line.

The Office of Economic Opportunity can help to promote and design programs through which the Federal Government can meet the needs of this one-third of all aged persons.

Let me review briefly some of the major programs of the Federal Government which serve the needs of all these aged persons—poor and otherwise.

But first of all, I would like to take note of the work this committee has done in focusing attention on problems of the aging and thus laying the groundwork for legislation which now appears well on the road to enactment. I am referring, of course, to such things as the Older Americans Act of 1965, with the new forms of assistance which it provides, and the Social Security Amendments of 1965.

This bill continues the work begun almost 30 years ago with the signing of the Social Security Act. Later Congresses enlarged and improved upon that original act, and this Congress is, by further extension of coverage and increased payments under social security, underwriting the promise of a decent and dignified life for our aged population. In my opinion, the medicare provisions of this year's social security bill will have a beneficial impact upon our society second only to that made possible by the original act.

Health care is probably one of the most important concerns for older Americans. Poor health is both a major result and a major cause of poverty for them, and OEO recognizes health needs of older Americans as one of the principal areas in which it can make a contribution. Of course, we look to other Federal agencies for the substantive work in health, housing, welfare, and other service. But, as is true of community action programs generally, it should be possible for the Office of Economic Opportunity to contribute to the effectiveness and utilization of ongoing programs.

Too often, the persons most in need of particular programs are the least informed of the services offered in such programs. The gap between program possibility and achievement caused by a lack of knowledge of the program's existence, physical incapacity, or lack of carfare to go to the office set up for operating the program may limit its effectiveness. OEO hopes to narrow that gap.



I have already alluded to the significance of the medicare program. I hope that OEO can make its contribution to that program by helping to get maximum understanding and utilization of its provisions among the aged poor.

Congress has strengthened the utility of social security legislation by its support of public housing for the aged. I think it important to note that housing for the aged has become an increasingly significant part of the housing built by the Public Housing Administration, last year accounting for over 50 percent of the total starts in public housing. The omnibus housing bill of this year will continue support of housing for the aged poor.

The social security program with its new medicare provisions, the omnibus housing bill with its continued assistance for the aged, the program of grants included in the Older Americans Act—these are the responsible actions of a 20th-century-minded Congress. OEO is convinced that its actions should be attuned to this vision of an independent aged community.

I would like to turn now to OEO's contribution to these problems. We have found that intelligent programs for the aged poor are not easy to come by, and I am by no means satisfied with the story I have to tell you. We intend, however, to continue to seek new ways to make a contribution to the alleviation of poverty in the aged groups.

First, the aged participate in many regular OEO programs. They are, of course, eligible for benefits under our many community action programs which now are operative in some 750 cities and counties. As you all know, these CAP's provide adult education, legal assistance, medical attention, job placement help, and many other community services. And for all of these, the aged are as eligible as anyone else. Other specific programs also encompass the aged as well as the nonaged. For example, of the first 5,000 rural loans made, 900 were to persons over 60.

One of OEO's principal remedies for poverty—training, retraining, and education—has limited utility in dealing with the aged over 65, although it is quite important to the one-fifth of those between 55 and 65 who are poor. Many of those over 65 are not able to work and indeed should not be expected to work. They have completed a lifetime of productive activity and in an affluent society such as ours they have a right to expect to live out their years without having to continue to work. This is not to say that there are not some aged who would prefer to work and are unable to find work. For these people, I hope we can find jobs, though you will recognize that this is not easy. Job creation for the aged then will help some but should not be regarded as the final solution of the problems you are probing here. I should like to mention, as an example of our plans, however, a project under the work experience program delegated by OEO to HEW. In a project covering 5 counties in Arkansas, 181 people from assistance rolls will be given training for jobs such as nurses aids, library assistants, and surplus food distribution aids. Of these 181, 100 are to be drawn from old age assistance rolls. Work experience has plans to move much further in this direction.

In addition, within the next few weeks, the Office of Economic Opportunity will launch, with the aid of HEW, what is known as the foster grandparents program. This is a program which will employ poor persons, aged 55 and over, to aid in the care of infants and very young children in charity wards, institutions for abandoned and neglected children, and in pediatric and general hospitals. These institutions have in excess of 20,000 healthy but neglected babies and very young children. We propose to offer and finance jobs for the elderly to help take care of these children. We think that this will give a chance to a substantial number of the aged poor to earn enough money to take them out of poverty, to give them a sense of participation in something that is important and to help solve a serious social problem.

Thirty-five representatives of institutions such as hospitals, children's homes, departments of public welfare, and senior citizens centers representing 25 cities throughout the Nation met here in Washington just last week to discuss this program. Applications for grants are now being prepared and we anticipate approving the first such application within a month, and by the end of this year to have 20 or more of these projects operating in as many cities across the Nation.

Another program I would like to discuss briefly is also ready for early implementation. This is a program designed to help the chronically ill and physically disabled elderly poor through a system of organized visitors to homes of shut-ins. We would use elderly poor for the purpose of making visits to other

elderly poor, thus making life a little brighter for the shut-ins and again providing useful work for the visitor. We visualize providing services such as shopping, cleaning, cooking, and congenial company in the homes of those elderly poor who are unable to provide these things for themselves. We believe this will make it possible for many elderly poor to remain in their homes instead of having to be placed in institutions.

We have funded a demonstration project of this sort in Baltimore, a project which includes personal care services which will provide the necessary continuous aid for chronically ill persons over 60 years of age. It is worth mentioning that the resources of the Johns Hopkins University Hospital, the University of Maryland Hospital, the city hospitals, the department of public health, and the Visiting Nurses Association have all expressed willingness to contribute services and advice to this project.

Incidentally, one part of the Baltimore demonstration project will be a job-referral program to be carried on by the community action program's service center staff. Persons over 60 seeking employment will, by this referral, obtain the services of the "Over 60 Employment Counseling Service" whose counselors are themselves all over 60. In this program we hope to find full- and part-time jobs for 150 or more people.

I am hopeful that other ideas of this sort will materialize and will enable us to use the aged poor in solving the problems of the aged poor. This sort of constructive activity not only provides a way for people to supplement their incomes (many of them will lift themselves above the poverty level) but affords a way in which these people can make a contribution to society with dignity. To help us invent other programs with these goals, I have recently established in my office an ad hoc task force to examine the causes and characteristics of poverty among the aged and to propose ways of dealing with this problem. This is a citizens task force and we are hopeful that it will produce good and new ideas.

We think these efforts on our part will be a helpful contribution to the problems of the aged poor. We should make it clear, however, that programs of this sort cannot go to the heart of the problem of those aged over 65. What these aged poor need in the long run is programs which in the language of the Older Americans Act will assure them "an adequate income in retirement in accordance with the American standard of living." This means some kind of income maintenance, either through social security, or public assistance programs, or additional benefits via the tax structure or otherwise. In 1962, the poor over 65 feel short of the poverty line by something like \$4 billion in the aggregate. This is an indication of the size of the problem we face. It will be solved by arrangements that will provide adequate incomes following retirement. Only in this way will we be able to assure all aged Americans of at least minimum decency in their old age.

ADDITIONAL INFORMATION FROM MR. SHRIVER

OFFICE OF ECONOMIC OPPORTUNITY,  
EXECUTIVE OFFICE OF THE PRESIDENT,  
*Washington, D.C., June 30, 1965.*

This is in reply to your letter to me of June 21 in which you included two sets of questions to be answered for your committee. The enclosed attachments provide those answers. The first five questions are those which were included in the letter itself. The second set of answers are those to the "questionnaire" attached to your letter. They are so noted on the attachments.

The final statement is in reply to a question raised by Senator Jennings Randolph at the hearings on the 15th, to which I indicated my desire to reply in writing.

Sincerely,

SARGENT SHRIVER, *Director.*

1. Question. What is the extent of coordination between the OEO and Federal agencies concerned about the low-income elderly?

Answer. OEO is coordinating its programs on a formal and informal basis with all Federal agencies concerned with the poor. The agency which traditionally has been most intimately concerned with all elderly is HEW. The reality of coordination between OEO and HEW is attested to in a letter on June 15 to your committee by Wilbur J. Cohen, Under Secretary of HEW. Quoting from page 4 of their letter as follows:

"HEW health staff have become increasingly involved in devising and promoting health programs which may be an essential component of or supportive to OEO programs. Staff have been assigned on a reimbursable basis to OEO centrally, regional staff have established contact with OEO regional staff and projects, and a task force, with representation from all HEW health agencies, has been established to develop concepts, approaches, and models for providing more essential and more comprehensive health services in pockets of poverty."

The letter in its entirety<sup>20</sup> is illustrative of the excellent working relationship between OEO and other Federal agencies.

2. Question. How well will OEO consumer education programs serve the elderly?

Answer. Elderly poor persons will most certainly receive attention in OEO's consumer education programs. We anticipate that some of these programs as proposed by individual communities will have special features for the elderly.

3. Question. Have existing volunteer agencies been consulted, and has their cooperation been sought in projects affecting the elderly?

Answer. Yes, and this effort by OEO can be evidenced by several illustrations:

(1) Mrs. A. M. G. Russell, who is a member of the OEO National Advisory Council, is also president of the National Association of State Units on Aging.

(2) Mr. Charles E. Odell, who is chairman of the OEO Task Force on the Aged Poor, comes to us from the Older and Retired Workers Department of the United Auto Workers, and is also vice president of the National Council on Aging.

(3) Mr. John Edelman, a member of the OEO Task Force on the Aged Poor, is also a representative of the National Council of Senior Citizens.

(4) Mr. William C. Fitch, another member of the task force, is executive director of the American Association of Retired Persons, and the National Association of Retired Teachers.

(5) Mrs. Geneva Mathiasen, also on OEO's Task Force on the Aged Poor, is executive director of the National Council on the Aging.

4. Question. Is VISTA not only enlisting the elderly, but serving them?

Answer. Yes. Two examples which include service to the elderly in the VISTA program are:

(1) Floyd County, Ky.: The purpose of this project is to provide the first step in a large program to extend services of established medical and hospital service to the isolated neighborhoods, to improve the health level of families with young children and to ease the medical neglect of the elderly; to develop a recognition of simple preventive and curative health programs that should and could be available to begin a community development program.

(2) Raleigh County, W. Va.: Arts and crafts programs for the elderly and underemployed will be developed. Other activities include the development of special citizenship camps for underprivileged youth, community centers to provide preschool experiences, sewing and cooking, classes for the housewife, vocational training for school dropouts and handicapped.

5. Question. A press release from your office dated November 25, 1964, states that part of a \$430,244 community action plan grant to New Haven, Conn., would be used for "care of the elderly." Will you please describe that part of the New Haven program and give detailed information on it?

Answer. The press release referred to in your question states that "Also under development are programs in the areas of manpower, health improvement, day care for children, care for the elderly, and two special social service units to link new opportunity programs with existing ones."

Funds were granted to Community Progress, Inc., to finance a citywide investigation of the size, needs, and adequacy of service which the elderly of New Haven receive. That study was contracted to the Community Council of Greater New Haven by the grantee (Community Progress, Inc.). The value of this contract is \$16,819. Included in the costs of this contract are the services of a community planner, one nonprofessional aid, one clerk, and needed office supplies.

Upon completion of the study they will recommend an action program for the elderly to Community Progress, Inc.

<sup>20</sup> Reproduced in app. A, pp. 158-160.

## QUESTIONNAIRE

Question 1. Under title I (youth programs), to what extent have the elderly been used as instructors, counselors, administrators, etc.?

Answer. Our answer must depend in part in the definition used for "elderly." If "elderly" is defined as 65 and over, I am sure that only a small fraction of our instructors, counselors, and administrators would qualify. We have not, however, attempted to gather employee data by age brackets.

Question 2. Under title II, part A (community action programs), what assistance has been rendered the elderly and what assistance is planned for them under community action programs heretofore approved for Federal funds?

Answer. General-purpose programs within the community action organizations are open to the elderly poor on the same basis as they are to other area residents. These programs include such services as adult education, legal assistance, medical attention, job placement help, as well as other community services.

In addition to these general programs, special programs to service the needs of the elderly have been funded on a demonstration basis to determine the special needs of the elderly, and the most appropriate way in which OEO can provide aid to get them out of poverty. There is a project in Baltimore for this purpose. The "foster grandparents" program which will begin very soon is yet another.

I would like to emphasize, however, that we are not satisfied with what we have done, and that we are only now beginning to move in this area. We want to do more.

Question 3. Under title II, part b (adult basic education), to what extent have the elderly been provided basic education, and to what extent is it expected that they will be provided basic education in the future under this authorization?

Answer. In the eight States where adult basic education programs are presently operating, at least 20 percent of the enrollees are above the age of 55. For example, in North Carolina, where nearly 15,000 adults have been enrolled, so far 22 percent of the enrollees are above the age of 45 and 16 percent are above the age of 55.

In several States (North Carolina, Connecticut, Delaware, Florida, California), special adult basic education projects for senior citizens are being developed. In Utah, the office of aging and the State department of education are considering a pilot demonstration adult basic education program for senior citizens using retired teachers.

The office of education and the office of aging have jointly agreed on a policy to encourage the use of retired teachers in the adult basic education program. Most States have included such a provision in their State plans. Another effort is being made by the two agencies to encourage a "human resource locational directory" of senior citizens who may be used in the adult basic education program.

Question 4. Under title II, part C (voluntary assistance for needy children), what, if any, part can the elderly play in this program, and what, if any, part have they played?

Answer. The bill on Economic Opportunity Amendment of 1965 recommends deletion of this part of the Economic Opportunity Act of 1964. Even so, OEO is trying to capture the basic germ of this section, which is the plight of needy children, through its proposed "foster grandparents" program, referred to earlier in my testimony. Our program envisions elderly persons being paid for their service to needy young children.

Question 5. Under title III (combating poverty in rural areas), what assistance has been rendered the elderly and what assistance is planned for them?

Answer. Of the first 5,000 rural loans, 900 were made to persons over 60. It is our intention that such loans will continue to be made as long as they may be warranted by quantity applications, and to the extent that funds are available.

Question 6. Under title IV (employment and investment incentives), how many loans, and in what amounts, have been made to small business concerns of which one of the principal owners and/or managers are elderly? What, if any, employment of the elderly has been made possible by loans under this title?

Answer. The Small Business Administration, which has been delegated this program, informs us that only one loan, in the amount of \$10,000, has been made to a person over 65. Data have not been collected which would permit an analysis of the extent to which employment of the elderly has been made possible by loans under this title.

Question 7. Under title V (work experience programs), to what extent have older workers been given employment in the projects carried out under this authorization? What, if any, contribution has been made or is expected to be made by these projects to knowledge and understanding regarding obtaining employment for older workers?

Answer. We are funding projects under the work experience program. In one such project HEW, the delegated agency for this program, has prepared a plan covering 5 counties in Arkansas under which 181 people who are public assistance recipients will be given training for jobs. One hundred of the one hundred and eighty-one total will be persons who are receiving old-age assistance.

An illustration of how title V is moving to develop projects to include middle aged and older individuals is a comprehensive program for the city of Boston which will include 350 persons 50 years of age and above. Work experience training for these older men and women will be given as nurses' aids and hospital orderlies, nurseryman aids in parks and recreational areas, and homemaker services.

Program plans for work experience programs include special attention being directed to the needs of middle-aged and elderly persons. Such areas to be emphasized are hospital attendants, nursing aids, homemakers, companions for invalids, as well as other work experience training.

These programs should increase significantly our knowledge regarding employment of the elderly.

Question 8. Under section 603 (Volunteers in Service to America), how many volunteers who have been accepted have been elderly? What activities have been carried out or are planned for these volunteers? What has VISTA done, or what does it plan to do, to serve the elderly?

Answer. As of June 29, there were 64 VISTA volunteers who were over 55 years of age. It may be of interest to the committee to know that elderly citizens represent a substantial percentage of those currently applying to become volunteers. Roughly 30 percent of current applications received from qualified persons are from those 55 and over.

A VISTA volunteer of whatever age may perform such services as conducting health education programs in the homes and neighborhoods, giving simple home nursing assistance, assisting in prenatal and well-baby clinics, and conducting community surveys, as well as a large number of other activities. Elderly VISTA volunteers are performing such tasks.

Question 9. Under title VII (treatment of income for certain public assistance purposes), how much income has been received by the elderly and disregarded for public assistance purposes?

Answer. The responsibility for administering the waiver clauses under title VII of the Economic Opportunity Act rests with the officers of State plans approved under the Social Security Act. Consequently, OEO has not gathered data on the amounts of income received under title I or title II of this act which might be disregarded for public assistance purposes.

(Recess.)

(Testimony continued from p. 66.)

Chairman SMATHERS. The committee will come to order.

We will now have the panel of witnesses who have worked in this field.

We are delighted and pleased that each of you could come.

First, we are going to hear from the Right Reverend Monsignor Wilbur F. Suedkamp.

**STATEMENT OF RT. REV. MSGR. WILBUR F. SUEDKAMP, CATHOLIC CHARITIES OF DETROIT, MICH; ACCOMPANIED BY JAMES McGUISH**

Monsignor SUEDKAMP. Senators, ladies and gentlemen, may I introduce myself as one who approaches you with mixed feelings on the war on poverty.

I am convinced that the Office of Economic Opportunity community action program is good but up to this time I have failed to see where it

will help alleviate the plight of the elderly poor. When I first became aware of the antipoverty program, all I heard was that we must break the circuit of poverty in this country. That is, we must shatter the patterns of life of the young which will lead to poverty. We must work through nursery schools and through intensive educational programs in day care centers to lift the impoverished youngsters out of their environment and thereby our youth will break out of the poverty group and become successful, free-enterprising, contributing members of our Great Society. This is wonderful. This is good thinking and the good work must continue. However, all I could think of was, "What about the poverty stricken older people who have become so within the last few years of their lives, while in retirement?" Poverty was not their pattern of life. They were not being touched by our warfare. Their plight was not being eased. I have worked with the poverty stricken elderly for the past 10 years in Detroit. I have spent most of my efforts in the field of the aging with the poor and so I could see no opportunities for them in the present program. Many of our elderly people have lived quite normal American lives in the average economic group, some even with the advantages of good education, but somehow in their declining years they find themselves poverty stricken. These people are not being touched by our present program as I see it.

For the record, in 1964, Catholic Charities Social Services for the Aged opened 1,102 new cases and made 5,542 contacts with clients and collaterals.

So we have some idea of what we are talking about here.

Our eight institutions and Kundig Center, a community facility type of housing program, made a home for 1,388 individuals. Eighty-one aged people were helped by 28 supervised case aids through 628 visits—something which Mr. Shriver alluded to in speaking prior to my coming here—and finally 2,003 elderly folks were visited by 185 trained visitors in 57 different nursing homes. Our social service staff consists of a director, one case worker, one social worker, and a full time secretary, plus countless volunteers.

Now, here are some ideas. Mr. Shriver was looking for some ideas. This is our report for 1964. This is what we have done on practically nothing. I can see this program being enriched, perhaps, through the antipoverty program.

Social services: This is No. 1.

I am sure that our social service agency is a pioneer in this field of service. The reason I got into it was because I saw that the regular family service agency, casework oriented, was not helping the kinds of problem elderly people who were turning to them. So I decided to set up an agency, professionally trained or otherwise, to at least listen to these elderly clients and see if we could help them in some way. Our clients came to us with housing problems, suffering from malnutrition, with medical problems, and of course with economic problems. Since there are not enough professionally trained workers in this field, I recommend the use of other individuals, supervised by the private and public agency, to reach out to the poor elderly, of course, in this case. Our work in this area is reflected in our case aid activity. Funds are needed first to hire competent professional staff, and then to have them utilize case aids through an in-training program, well supervised. The young aged themselves could be utilized in this program.

And that is how I describe the kind of older person we could use here, the young aged.

The second idea is the sheltered workshop.

There are a number of elderly people who appreciate using their hands to make a little spending money. They cannot compete in the work force; they do not belong to unions. There are businesses which need people to do piecework. Some way must be found to get a program to help both. It has been our experience that, on the one hand, department stores want festive ribbons made, tags strung, and toys put into plastic bags, and on the other hand, we find elderly people who would love to do it, but for a recompense. I feel this is therapy. Funds could be used to set up on a much larger scale than we are doing it, through sheltered workshops.

We have one, but as I say, it is operating at a minimum cost and with minimum results.

Then, too, we have an annual arts and crafts exhibit. In 1964 it drew an attendance of some 21,000 visitors. A majority of the items were for sale by the participants.

This happens to be an example of one of their items [exhibiting metal attaché case].

During the exhibit, we sold about \$2,600 worth of handmade articles for senior exhibitors. We strive to maintain an outlet, or Senior Citizens Arts and Crafts Shop, the year round.

And incidentally, 80 percent of the asking price goes to the maker of the item, and 20 percent goes to the overhead.

It is a real financial struggle that needs to be constantly subsidized. I recommend that this type of enterprise deserves more study and funds to make marketable the handiwork of those in retirement. Here, too, the administration could be in the hands of the elderly people themselves.

Now, another idea, institutional visitors.

Poverty has many faces. One of the most hideous today, I believe, is the face of the poor forgotten elderly in our institutions and nursing homes. Oh, yes, we are giving them physical care, but too often they lie there, abandoned by society in which they live. I believe, when this tragic situation exists, their lives could be enriched by someone who does care. I have people—as my statistics prove—visitors to the institutions you may call them—who become family substitutes. Funds should be available to help private and public agencies set up recruitment programs and in-training programs of volunteers to be used as social therapists, to enrich the lives of this army of neglected and abandoned aged.

Homemakers—we had two who came in our office the other day that we could have used.

When the elderly poor are found to have enough stamina to remain in their own homes, with some help, I believe we should have a strong homemaker service available to help them stay in the community and independent as long as possible. I recommend that funds should be available to make such a program work. In this way, many of our older people could be spared public or private institutional placement during a period in their lives when they could enjoy semi-independent living in the community.

And the last idea, housing.

We are an example at Kindig Center of the late President Kennedy's ideas on group residential facility. And I quote from President Kennedy:

For the great majority of the Nation's older people the years of retirement should be years of activity and self-reliance. A substantial minority, however, while still relatively independent, require modest assistance in one or more major aspects of their daily living. Many have become frail physically and may need help in preparing meals, caring for living quarters, and sometimes limited nursing.

And I continue to quote President Kennedy:

This group does not require care in restorative nursing homes, or in terminal custodial facilities. They can generally walk without assistance, eat in a dining room, and come and go in the community with considerable independence. They want to have privacy, but also community life and activity within the limits of their capacity. They do not wish to be shunted to an institution, but often they have used up their resources, and family and friends are not available for support. What they do need most is a facility with housekeeping assistance, central food service, and minor nursing from time to time. The provision of such facilities would defer for many years the much more expensive type of nursing home or hospital care which would otherwise be required.

To meet the special needs of this group, facilities have been constructed in many communities, and many more should be constructed. Such buildings can be small, with facilities for group dining, recreation, and health services; and they should be integrated with the various community resources which can sustain and encourage independent living as long as possible.

He apparently delivered that before the House of Representatives, Document No. 72, entitled, "Message From the President of the United States Relative to the Elderly Citizens of Our Nation," pages 13 and 14.

Our program was also described in the U.S. Department of Health, Education, and Welfare publication, "Aging," No. 33, the July issue of 1957, pages 1 and 2.

So, I think we are an example to show that this can be done. I have had many people shake their heads at me and say: "You can't do it." It is being done, and we can point out this in a 10-year history now.

We are presently housing 130 residents at \$90 a month for their room and their board. This housing program is reaching the elderly poor. Funds here could be used to encourage private agencies to get involved in making such programs work. All too often it is the financial risk that frightens well-meaning private groups.

Why there is not somebody else in the country trying this, I don't know. I can't seem to export my idea. They come, they observe it, they admire it; then, they go home, but nothing happens.

I must admit, though, that we are going to start our second one, it is under my direction, in a smaller community known as Port Huron, Mich. And it will be a residence of 40 people.

For further details on this I recommend that you study the attached, for those of you who have my testimony in writing.

(Testimony resumes on p. 77.)

TESTIMONY OF VERY REV. MSGR. W. SUEDKAMP

May I introduce myself as one who approaches you with mixed feelings on the war on poverty.

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elderly poor. When I first became aware of the antipoverty program, all I heard was that we must break the circuit of poverty in this country. That is, we must shatter the patterns of life of the young which will lead to poverty. We must work through nursery schools and through intensive educational programs in day care centers to lift the impoverished youngsters out of their environment and thereby our youth will break out of the poverty group and become successful, free enterprising, contributing members of our Great Society. This is wonderful. This good thinking and the good work must continue. However, all I could think of was, "What about the poverty-stricken older people who have become so within the last few years of their lives, while in retirement?" Poverty was not their pattern of life. They were not being touched by our warfare. Their plight was not being eased. I have worked with the poverty-stricken elderly for the past 10 years in Detroit. I have spent most of my efforts in the field of the aging with the poor and so I could see no opportunities for them in the present program. Many of our elderly people have lived quite normal American lives in the average economic group, some even with the advantages of good education, but somehow in their declining years they find themselves poverty stricken. These people are not being touched by our present program as I see it.

For the record, in 1964, Catholic Charities Social Services for the Aged opened 1,102 new cases and made 5,542 contacts with clients and collaterals. Our 8 institutions and Kundig Center, a community facility type of housing program, made a home for 1,388 individuals; 81 aged people were helped by 28 supervised case aids through 628 visits and finally 2,003 elderly folks were visited by 185 trained visitors in 57 different nursing homes. Our social service staff consists of a director, one caseworker, one social worker, and a full-time secretary, plus countless volunteers.

#### SOCIAL SERVICES

I'm sure that our social service agency is a pioneer in this field of service. The reason I got into it was because I saw that the regular family service agency, casework oriented, was not helping the kinds of problem elderly people who were turning to them. So I decided to set up an agency, professionally trained or otherwise, to at least listen to these elderly clients and see if we could help them in some way. Our clients came to us with housing problems, suffering from malnutrition, with medical problems, and, of course, with economic problems. Since there are not enough professionally trained workers in this field, I recommend the use of other individuals, supervised by the private and public agency, to reach out to the poor elderly. Our work in this area is reflected in our case aid activity. Funds are needed first to hire competent professional staff, and then to have them utilize case aids through an in-training program, well supervised. The young aged themselves could be utilized in this program.

#### SHELTERED WORKSHOPS

There are a number of elderly people who appreciate using their hands to make a little spending money. They cannot compete in the work force; they do not belong to unions. There are businesses which need people to do piece-work. Some way must be found to get a program to help both. It has been our experience that, on the one hand, department stores want festive ribbons made, tags strung, and toys put into plastic bags, and on the other hand, we find elderly people who would love to do it, but for a recompense. I feel this is therapy. Funds could be used to set up on a much larger scale than we are doing it, through sheltered workshops.

Then, too, we have an annual arts and crafts exhibit. In 1964 it drew an attendance of some 21,000 visitors. A majority of the items were for sale by the participants. During the exhibit, we sold about \$2,600 worth of handmade articles for senior exhibitors. We strive to maintain an outlet, or Senior Citizens Arts and Crafts Shop, the year around. It is a real financial struggle that needs to be constantly subsidized. I recommend that this type of enterprise deserves more study and funds to make marketable the handiwork of those in retirement. Here, too, the administration could be in the hands of the elderly people themselves.

## INSTITUTIONAL VISITORS

Poverty has many faces. One of the most hideous today, I believe, is the face of the poor forgotten elderly in our institutions and nursing homes. Oh, yes, we are giving them physical care, but too often they lie there, abandoned by society in which they live. I believe, when this tragic situation exists, their lives could be enriched by someone who does care. I have people—visitors to the institutions you may call them—who become family substitutes.

Funds should be available to help private and public agencies set up recruitment programs and in-training programs of volunteers to be used as social therapists, to enrich the lives of this army of neglected and abandoned aged.

## HOMEMAKERS

When the elderly poor are found to have enough stamina to remain in their own homes, with some help, I believe we should have a strong homemaker service available to help them stay in the community and independent as long as possible. I recommend that funds should be available to make such a program work. In this way, many of our older people could be spared public or private institutional placement during a period in their lives when they could enjoy semi-independent living in the community.

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"This group does not require care in restorative nursing homes or in terminal custodial facilities. They can generally walk without assistance, eat in a dining room, and come and go in the community with considerable independence. They want to have privacy, but also community life and activity within the limits of their capacity. They do not wish to be shunted to an institution, but often they have used up their resources, and family and friends are not available for support. What they do need most is a facility with housekeeping assistance, central food service, and minor nursing from time to time. The provision of such facilities would defer for many years the much more expensive type of nursing home or hospital care which would otherwise be required.

"To meet the special needs of this group, facilities have been constructed in many communities, and many more should be constructed. Such buildings can be small, with facilities for group dining, recreation, and health services; and they should be integrated with the various community resources which can sustain and encourage independent living as long as possible." (House of Representatives, Doc. No. 72, "Message from the President of the United States Relative to the Elderly Citizens of Our Nation," pp. 13 and 14.) Our program was also described in the U.S. Department of Health, Education, and Welfare publication, "Aging," No. 33, July 1957, pages 1 and 2.

It can be done. We are presently housing 130 residents at \$90 a month for their room and their board. This housing program is reaching the elderly poor. Funds here could be used to encourage private agencies to get involved in making such programs work. All too often it is the financial risk that frightens well-meaning private groups. For further details on this I recommend that you study the attached.

## CONCLUSION

Through the proper use of OEO volunteers and the necessary funds, I am convinced such programs as ours can begin to meet the needs of the elderly poor.

I appreciate this opportunity to testify before you, and I will be happy to answer any questions you may ask. In concluding, I wish to introduce Mr. James McGuish, who is the director of my program and will act also as a resource person for your questions. Thank you.

(Testimony continued from p. 74.)

Monsignor SUEBKAMP. Now, in conclusion, through the proper use of OEO volunteers and the necessary funds, I am convinced such programs as ours can begin to reach the needs of the elderly people if more people would start doing it.

I appreciate this opportunity to testify before you, and I will be happy to answer any questions you may ask. In concluding, I wish to introduce Mr. James McGuish, who is the director of my program and will act also as a resource person for your questions. Thank you.

Mr. NORMAN. Thank you very much, Monsignor Suedkamp. Our next witness is Mrs. Sylvia Barg. Mrs. Barg, would you give us your testimony, please?

**TESTIMONY OF SYLVIA K. BARG, DIRECTOR, HELPMATE VOLUNTEERS BUREAU FOR RETIRED ADULTS, PHILADELPHIA, PA.<sup>17</sup>**

Mrs. BARG. Thank you very much, Mr. Norman.

I think I perhaps would like to identify myself a little bit. I am from the Helpmate Volunteers Bureau for Retired Adults. I serve in this volunteer bureau with older citizens. It has been in existence for 4 years. It has been the only one of its kind in the country, and so far as I know, and I think I am reasonably accurate, the ones which exist at the present time have used Helpmate as a counterpart.

It is a pleasure to be here. I consider it also a responsibility. I think my responsibility is to bring to the attention of this committee and those whom the committee wishes to interest the fact that there is a group of citizens in this country, in Philadelphia specifically, who are able, although they range in age from 60 to 87, to perform useful, meaningful work. And they do this work without pay. They do this work—I am departing completely from my text, it is on record, and I hope you will read it carefully, but I have a different feeling since hearing the testimony, since 10 o'clock this morning.

Mr. NORMAN. Go right ahead.

(Mrs. Barg's statement appears following her testimony, p. 81.)

Mrs. BARG. These are people who perform it willingly, as any volunteer must. They perform it with great competency and they perform it with regularity in 90 health, welfare, and educational institutions in the city of Philadelphia which serve the poor—I dislike that word, but I suppose we must use it. And in reference to my feeling about the poor, I would like to quote, with your permission, Mrs. Galicyzneski, who was recently elected representative of the poor in Philadelphia in one of our districts. She said: "I didn't feel poor until I read it in the paper. When you are buying a house and can keep seven children neat, clean, and fed, how can you be poor?"—although her income is under \$3,000. She is a high school graduate who took a college prep course, found she could not go to college and, therefore, was unfitted to do anything, to paraphrase her remarks. Her husband is a truckdriver's helper who has never worked more than 3 days a week. But she said that he is a good husband and a fine family man.

<sup>17</sup> Helpmate Volunteer Bureau is a community services project of the Greater Philadelphia section of the National Council of Jewish Women. It is cosponsored by the Council on Volunteers of the Health and Welfare Council, Inc., and has the cooperation of the Germantown Community Council. The organization is further identified in the report appearing as item No. 5, p. 344, app. D.

She also said it was hard to get people in her district to vote for a representative because they did not want to be classified in the same way as people they considered poor.

And I think this is interesting and important for us to recognize, that "the poor" does not mean a kind of person; it is a group made up of many kinds of individuals, all kinds of resources and backgrounds, and in many cases circumstances beyond their control—especially among the elderly—reduced them to poverty, to which they have not been born or lived in most of their lives. These people, however, did vote. They elected people like Mrs. Galicyzneski to represent them. And I was very glad to be able to speak with her just a couple of days ago, because it makes me feel that these people, contrary to what—with your permission—to what some of the class and mass media may have said—these people have a good kind of responsibility, they have the know-how, they have the background to at least represent themselves and to express their views.

I think we should be aware of this, and they are doing it when they are asked. There are very few people who will come forward without being asked. I will do it, and maybe a few of us here will, but most people wait until they are asked. This is particularly true of older people, and I think that is one of the reasons that many programs for older people have failed, because we didn't ask them in a way that is understanding and meaningful to them. We say: "You should do this; it is good for you. You ought to be able to do it." But how many of us respond to this kind of approach?

We do what we want to do; if we can't get it, maybe we don't do anything. People try to do the kind of thing that interests them. And older people so often, the people that we are concerned about now, do not have the resources to go out and find means of occupying themselves. These people have been rebuffed so many times: they have been told, "You are 65, you are old, retired; goodby, don't come around any more." They have been told by their families that their opinions are not important, it is the young people; this is a work- and youth-oriented society. They have been told all this, and they are rebuffed many times at social agencies, and I am afraid that many of our social agencies are rather middle class oriented. And most poor people and older people who have been put into that category, they are segregated just as much, the ones who have means are just as segregated by virtue of age as the ones who are poor. They have been told it so many times, that when they hear about something, even though it may be directed to them as old people, they don't want to chance a rebuff.

And I think this is something which in delineating a program for older people we must take into consideration, the kind of approach that must be taken to make something interesting to them, to make them feel secure, to make them feel important, so that this is what they will come out and do. You can design the most beautiful programs on papers and in chambers, but if people don't want them, if they don't feel involved in the concept, you can't sell them. And that is bad business, isn't it?

I thought that this was a very important point to make. And for that reason, I feel that although the present provisions of the act do generally include—as Mr. Shriver said, there is no exclusion of older people, but some of the titles are directed specifically to children

and youth, and I think that because they are not directed to older people, as the communities read the act they get the feeling, even though it is not the intent, they get the feeling that these programs are for children and youth, and they will be the ones that will be considered first. And so, if this committee feels it is at all appropriate, I would like to recommend that perhaps an amendment be considered for the act that would not necessarily spell out specific programs but would spell out the specific need for some programs which would directly not only benefit but involve older people.

I think this is very important, because we are not handing things out, we want to involve people. And it is with respect to this involving of people that I would like to tell something about what we do in Helpmate, because we have involved all kinds of older people, from every socioeconomic background. We have people working at the Volunteers here who are on old-age assistance. We have people who depend on their social security, and on their retirement. And then we have some people who show up on the job in chauffeur-driven cars, and all of them contribute some particular quality to the people whom they serve and work with. And I think that there is no better way of reducing this segregation of people in the poverty area than by having all kinds of older people working together.

I am not proposing that we have volunteer service, which my specialty for poor older people have on the one hand and a volunteer service for all the other older people somewhere else. We have got to kind of close up this chasm. And I think one of the best and most direct ways is by having people work together.

And I would like to recommend that agencies provide enabling funds to reimburse volunteers for out-of-pocket expenses. I would strongly urge that the old insist that CAP programs budget this item to allow for the use of volunteers. This would include not only an out-of-pocket expense fund, but also the staff could train and supervise volunteers.

You know, too often programs fail to consider that the volunteer staff requires supervision as does the professional staff. And then they have an unsatisfactory experience with their volunteers, and they say, "Volunteers are no good; they can't use them, particularly older volunteers."

However, these agencies which provide staff and time to train volunteers are able not only to use a great number of volunteers, but actually enlarge the scope of their programs and give them an added dimension.

And I haven't used a figure or made a statement here, Senator, that I won't be able to substantiate.

The reason for this is, you see, we have a very small budget, a very small staff. Nevertheless, we were able to recruit several hundred volunteers in the past 3½ years. We have referred 300 volunteers to jobs in agencies in Philadelphia. And we feel very sure that if the agencies had been able to offer them carfare and lunch money they could have doubled this number. We have had to say to many people, "I am sorry, I would like to use your services, but we can't because of this carfare and lunch thing."

And we feel that this is an expense that belongs to the agency. And as the new programs come in, we feel that they should provide

for this, because it would be impossible to appropriate enough money—it would not be impossible, but it does not happen in social welfare programs—to appropriate enough money to pay the carfare directly, but I think it should be a social agency responsibility. And, then, if it were written up in these programs, then, of course, all the agencies would follow suit, because they want to be part of this program. And if we were able to achieve it, I think we would achieve a very necessary and worthwhile kind of thing.

I would like to give you the comments of a couple of people who have been working as volunteers which will give you an idea of the kind of people who want to volunteer.

Mr. B, who tutors high school girls in Latin, says: "My pupils not only need me, they like me, they brought me a gift like their other favorite teachers. I have respect from them as well as friendship."

And at the other end of the socioeconomic scale we have Mrs. D, who may have finished grade school although I rather doubt it. She worked as a matron until she was retired, and, incidentally, she said that while she was working she gave a little bit out of her paycheck every week to the United Fund, but now she could not afford it.

"Mrs. Barg," she said, "the doctors treat me like a queen, and the children look for me. I wish I could go every day."

Mrs. F, who is severely handicapped by arthritis, said, "I never expected to leave the house after my husband died. Who could need me? But you found a place for me, and I will never be idle again."

And I have more stories, more people, but I think perhaps you might have some questions you would like to ask about an area that I may not have touched.

I feel very strongly that there should be some kind of volunteer bureau for older people located in every area, rural and urban, in this country. If they could be coordinated by one organization which would train in special techniques of interviewing older people and recruiting them, because there are special techniques.

Whether this could very easily be disseminated to existing agencies all over the country and if we could have just 5 percent of the 19 million people over 65 in volunteer servicing, think of the millions of man-hours that those 950,000 people could give to programs in poverty areas, and in other social areas and educational agencies, and think of the reward to them from psychological point of view and their well-being, actually keeping them as functioning human beings. And we don't have to worry about whether they are going to the hospital or not, they will be too busy.

Thank you.

Chairman SMATHERS. Thank you, Mrs. Barg. You have presented a very fine statement. And you have made some very sensible and sympathetic recommendations. I am sorry that Sargent Shriver and some of his staff were not here to hear you, but we will get this back to them in some way.

Mrs. BARG. I will be glad to speak to Mr. Shriver at any time.

Thank you.

(The statement referred to follows:)  
 (Testimony resumes on p. 83.)

PREPARED STATEMENT OF SYLVIA K. BARG, CHAIRMAN, DIRECTOR, HELPMATE VOLUNTEERS BUREAU FOR RETIRED ADULTS, PHILADELPHIA, PA.

Until recently there has been a curtain drawn in this country, down the middle of the railroad tracks, which divided and made invisible one segment of citizens from the other. The force of recent legislation has opened this curtain so that now we may look at one another. We are beginning to communicate; we must learn to recognize the needs of one another and how to fulfill them together.

On a national level this realization is new; on the local level in many communities, for individual agencies and voluntary organizations, it is old enough to have become frustrating. It is the same frustration that faces a parent with 1 pair of shoes for 6 pairs of feet, a nursing home with 60 beds and 500 applications, or a legislator with 1 or 2 appropriations and a vast constituency full of demands. Many of us, working at the local level, have been useful and effective in recognizing and fulfilling some needs. In order to do this, successful methods, techniques and formulas have been evolved. But to what purpose is such a demonstration if it is not then applied wherever needed? It is, therefore, most reassuring to realize that a good look is being taken at these existing programs, scattered as they may be, with the intent of incorporating them into the implementation of this new legislation, thus bringing it into being with a few good tools in its hands.

Helpmate is one such tool. It has been my privilege to head this Volunteer Bureau for Retired Adults since its inception nearly 4 years ago. There are several reasons why a discussion of my experience has relevance to this hearing.

1. We know that health, education, and welfare agencies have need of thousands of additional volunteers, and are eager to use older persons to fill this need.

2. We have recruited and referred hundreds of older persons to a variety of volunteer jobs, many of which had never previously been open to any volunteer.

3. Our interviews with older persons, who have come from a wide range of socioeconomic backgrounds, have given us some clues as to why they volunteer and what they expect their work to accomplish for themselves as well as for those they help.

Prior to the establishment of Helpmate, the potential cosponsors<sup>1</sup> personally surveyed 55 representative agencies in the Greater Philadelphia area to determine whether they would use older volunteers. The survey disclosed that 54 of these could use 1,152 older persons per week in 155 different job categories. Encouragement enough for Helpmate, a pilot project with limited funds and staff. How does this relate to a total program, adequately funded and staffed? Today "virtually every job in every agency is open to older people."<sup>2</sup> A real job of interpretation to the community and creative thinking with the agencies these 4 years have helped to bring this about.

The special recruitment techniques developed and used to reach older people of all kinds and evoke response from them can well be employed to reach all age groups who live in the isolation and anonymity of poverty.

An empirical approach to motivation must be used since we did not begin with a research design. However, our experience and observation agree with the conclusions of Dr. Ethel Adams<sup>3</sup> of Temple University who did careful research on motivation of volunteers regardless of age. She found that people volunteer hoping for: a loss of isolation, identity with a group, and aid in creating a new identity for themselves. Additionally, we find that many older people, raised in a work-oriented society, feel that only work can restore the status and respect they have lost.

If I emphasize what the volunteer may expect to receive rather than give, it is because the former is a new concept. At least it is newly acknowledged. No

<sup>1</sup> Greater Philadelphia Section, National Council of Jewish Women, Inc., and the Council on Volunteers of the Health and Welfare Council, Inc.

<sup>2</sup> Suzanne D. Cope, director, Council on Volunteers of the Health and Welfare Council, Inc.

<sup>3</sup> Dr. Ethel Miller Adams, assistant professor of education, Temple University. Coordinator student field experience.

one is ashamed to receive a paycheck. No one should be ashamed to receive the rewards which accrue to the volunteer.

What are these rewards? Let some of our Helpmates tell you. Mr. B. who tutors high school girls in Latin says "My pupils not only need me, they like me, they brought me a gift like their other favorite teachers. I have respect from them as well as friendship." Miss D. who may have finished grade school (although I rather doubt it) and who worked as a matron until retirement, said, "Mrs. Barg, the doctors treat me like a queen, and the children look for me. I wish I could go every day." Mrs. F., severely handicapped by arthritis, said, "I never expected to leave the house after my husband died. Who could need me? But you found a place for me and I'll never be idle again." And finally Mrs. S., housewife, who works in a busy office, "My daughter-in-law invites me to dinner twice a week. We have things to talk about now. You know, she works in an office too."

Now let me quote the director of development of the Philadelphia Museum College of Art. "Your excellent program, which supplied assistance at a time when we needed it most, was a major reason for the success of our scholarship program this year." Additional letters and verbal statements have told us that older volunteers generally give longer daily service, 6 hours opposed to the average of 4; they serve more days each week; they are available when other volunteers are not, such as evenings and weekends; the men in particular have special skills not usually offered on a volunteer basis.

Before I can go on to discuss implications for the future, perhaps it would be wise to define one of my terms. A volunteer is a person who engages in an activity of his own free will. Traditionally the volunteer, who was usually an upper middle class woman, bore all the expenses in connection with performing her volunteer job. This certainly included carfare and lunch, possibly a baby sitter, often a special uniform. She usually worked 1 day a week and 3 days was considered the maximum desirable. As volunteer needs have grown, students, older persons with limited incomes, and persons from other strata have joined the ranks of the volunteer. In some cases, agencies have reimbursed them for out-of-pocket expenses, and in some others, the volunteer has had to drop out because of the cost. Now the VISTA program not only reimburses but pays a little extra and asks the participant to work away from home on a 24-hour, 7-day a week schedule. We heartily endorse the concept, but would prefer not to call the participants volunteers. Since Mr. Shriver is unlikely to change his terminology, we will have to be careful to interpret the difference between paid VISTAS and unpaid Helpmates, for instance. We do recommend that agencies provide enabling funds to reimburse the volunteer for out-of-pocket expenses. I would strongly urge that the OEO insist that all CAP programs budget this item to allow for the use of volunteers. This would include not only an out-of-pocket expense fund, but also staff to train and supervise volunteers. Too often programs fail to consider that the volunteer staff requires supervision as does the professional staff. Unsatisfactory experiences with volunteers often stem from lack of adequate criteria which, like the program itself, must include job descriptions, supervision and periodic evaluation.

What are the possibilities for the future? Pilot and demonstration programs like Helpmate naturally lend themselves to sponsorship since they can be organized with a minimum of redtape, structure, and cost. However, when the feasibility and need have been proven, when expansion is not only indicated but demanded, then the frustration previously mentioned sets in. It would seem appropriate for some element of Government to underwrite these programs, where the initial risk has been assumed privately, where the value is clearly apparent and the need obvious. It is investing in a going business. For instance, if only 5 percent of the 18 million persons in this country over 65 were to become volunteers, we would have 900,000 additional workers in local community efforts, contributing millions of man-hours. I would like to see Helpmate or its counterpart operating in every rural and urban community. I would organize new structures only if it were determined that no existing agency could effectively perform this function. To accomplish this would require an organization to coordinate, to train local groups in special recruitment and interviewing techniques, and to develop materials.

The "existing agency" to which I refer could very well be a community action program. For purposes of administration, the city of Philadelphia is divided into 12 poverty areas or councils, each one now having a newly elected representative who is a community resident. If each council were to have some focal point, a



building where the area residents may come together to discuss matters with their representatives and to have meetings. It would seem eminently suitable to me that the same structure should house at least some of the programs, services, and opportunities which can be provided through the OEO. Many of them are or will be closely related. How much less formidable it is to approach a familiar place. How logical to be "on the spot" for recruitment as well as referral to jobs and services. In Philadelphia it might be desirable to locate a branch office in each area. We would have older people working in the community not only to help each other, themselves, and the community, but very importantly, to create a different image of age. Dr. Maurice Linden,<sup>4</sup> a geriatrics psychiatrist, has said that through volunteer service the elderly are replenishing the image of aging, restoring authority to the seniors in our society, which must have a positive effect on the attitudes of children and youth.

One desirable effect would be to consider each older person as an individual rather than part of a group labeled "The Elderly." In the same way we have labeled a group of individuals "The Poor." I recognize the administrative necessity of categories, but I would like to make a plea to have it stop at that point. I have the permission of Mrs. William Galicyzneski, recently elected representative of the poor, to repeat some comments she made to me. "I didn't feel poor until I read it in the paper," she said. "When you're buying a house and can keep seven children neat, clean, and fed, how can you be poor?" To Mrs. Galicyzneski, being poor means the inability to use whatever resources are available; to have unfed, unwashed children; to be spiritually bereft. She also told me it was hard to get people in her district to vote for a representative because they didn't want to be classified in the same way as people they considered poor. But vote they did, and now they are looking to us and to others in the community for some guidance and expertise. Along with my help I pledged the aid of the Federal Government to Mrs. Galicyzneski. I told her about how much help and support we had received from the Office of Aging, not only at the inception of our project, but on an on-going basis. I assured her she could expect similar help and counsel.

I am certain that the joint involvement of Government, private agencies, and voluntary organizations must continue and deepen if we are to implement the intent of the legislation affecting older Americans. Let us make it an effective involvement by following this first step of talking and planning together with the next logical step—action together.

(Testimony continued from p. 81.)

Chairman SMATHERS. We will now hear from Mr. Lee W. Taylor, who is chairman of the Rough River Area Council, Breckenridge and Grayson Counties, Ky., and editor of Breckenridge County News.

Mr. Taylor, we are delighted to hear you, sir.

As a matter of fact, you used to live in Sarasota, Fla., if I am not mistaken.

We are glad to see you.

**TESTIMONY OF LEE W. TAYLOR, CHAIRMAN, ROUGH RIVER AREA COUNCIL, BRECKENRIDGE AND GRAYSON COUNTIES, KY., AND EDITOR, BRECKENRIDGE COUNTY NEWS**

Mr. TAYLOR. Senator, I appreciate the opportunity to appear before this committee, although I feel that I should belong to this table back here [indicating press table] because there are so many interesting and informative matters being discussed that I have the urge to take notes rather than talk.

As a country newspaper editor, I am a little out of place, especially after listening to Director Shriver's learned discussions and the other members of the panel. I feel like an old coon dog on a skeet range. We haven't accomplished anything in our area, and there is not a lot for me to talk about.

<sup>4</sup> Dr. Maurice E. Linden, director of mental health, city of Philadelphia; author; lecturer; adviser to Helpmate.

Our problems—and that, primarily, is what I want to discuss.

But our first and most basic problem has its roots in our agricultural economy. As you members of the committee know, the day of the small family-operated farm is about over. This may come as a surprise to our learned colleagues of the city, but a young man of today to start out to make a success in farming must first prepare himself with a degree in agriculture, a minimum of 600 to 1,000 acres of land, and some \$30,000 to \$50,000 in operating capital. This is equal to most of our small businesses. If he works hard, manages well, and has no hard luck, he can expect to earn from both his labor and investment about the same amount he would receive if his capital were deposited in a Federal savings and loan association. In our area, our farmers consider themselves quite fortunate if they make 5 percent for both labor and investment return.

Unless he inherits a major portion of his initial investment, a young man cannot afford to consider farming as a career. For this reason, our particular section of Kentucky loses 94 percent of its high school graduates to the urbanized and industrialized sections of the Nation. Their outmigration, in addition to giving us a steadily declining total population, tends to concentrate our remaining population into two age groups, the very young and the very old. Missing is the age bracket from which community builders are normally drawn.

We do keep a high percentage of our 37 percent school dropouts. In most cases these are the youngsters who had to quit school in order to help support other members of the family, to help bolster the family income, or because of inability or lack of interest. A majority of these dropouts are not qualified by either education, experience, or ability to compete for jobs in an industrialized society. A majority of them, quite frankly, would not make good washer crammers on an assembly line, so that he remains in the predominantly agricultural communities.

I might digress there to point out primarily that in these rural areas our schools do not completely or properly prepare these graduates to compete for those jobs in an industrialized society. We are geared to the smaller or lower levels of education.

But in our area, agriculture is in a state of rapid transition from row-crop farming to livestock farming. In 15 years our production of livestock has grown from less than 5 percent of the total agricultural income to more than 50 percent of that income.

The reason is clearly apparent. The farmer is meeting high cost by converting to a type of operation which requires less labor expenditures. One man's labor can produce five times as much gross revenue from beef cattle on pasture than it can from the tilling and tending of row crops.

In addition to swelling the ranks of unemployed and underemployed unskilled labor, the process is rapidly adding to the number of elderly people who have quit operating their family farms and moved into our small rural towns. At the present time, 26 percent of our smalltown population is over the age of 65, as compared with the 14 percent of our rural farm residents in this same age bracket.

These people follow a set pattern. As they become too old to operate their small farms, they sell and buy a home in the nearest small town. Their remaining capital is then set aside to support them through the balance of their lives. Generally speaking, their social

security eligibility is at minimum levels and, because of the valuation of their home and their nest egg of cash securities, they are not eligible for other forms of old-age assistance. In our particular area, their average income is \$89 per month from all sources. Those who do not have an adequate nest egg must depend on their children and grandchildren for a portion of their support.

This migration pattern works as much hardship on our rural towns as does the outmigration of the educated young. It gives us a built-in, automatic opposition to every form of community improvement project. It is not that these people are basically opposed to progress so much as they simply can't afford the tax burdens which progress necessarily imposes. And this situation will become much worse after January 1, 1966, due to a June 8 ruling of the State's highest court, that all taxable property must be assessed at its full market value.

The development of a community action program under the terms of the Economic Opportunity Act of 1964, which is the responsibility of the two-county agency of which I am chairman, has been almost impossible against this economic background.

Here is a brief summary of some of our difficulties:

The OEO regulations, applications, and procedures are designed for metropolitan areas where poverty is more concentrated by area, ethnic group, or labor classification. Our problems of poverty are widespread and not subject to easy isolation.

We are unable to properly prepare program applications for our county and small-town governments do not have the skilled administrators or planning staffs that are a part of the normal services in a metropolitan area. Although our rural areas contain 46.5 percent of the Nation's total poverty, at the latest report these rural areas had qualified for only 5 percent of the total war-on-poverty programs.

By the same token, we have difficulty in raising the 10 percent local participation funds for our OEO programs. This is due primarily to what is termed the local power structure and the low educational level of our public officials.

In our fiscal court which is equivalent to the county commissioners, we have six magistrates, of whom one is a high school graduate. It is rather easy to see the difficulty of getting 10 percent participation money, for some of these fellows just don't understand these things at all. Sometimes, I wonder whether OEO understands them.

In designing programs we must take into account that 11.8 percent of our population over the age of 25 is illiterate; that the average educational level of the same age group is 6 years; that the average educational level of our total population is 8.1 years; that 56 percent of the families in Breckenridge County make less than \$3,000 per year, and that 62 percent of the families in Grayson County fall in that same income category.

All of this gives us another problem: How are we going to design programs to combat poverty without making these programs communitywide in scope?

We find it extremely difficult to help the younger people, unless we can in some manner relieve them of the burden of support they currently bear. As one 75-year-old man told me: "I am living on my grandchildren's education, because my children cannot afford both my support and their children's school expense."

In our area—and I believe it to be true in all rural areas—we are desperately in need of legislation which will enable us to take the broadest possible approach in our efforts at problem solving. We can be successful only if we can institute programs which encompass all elements of the community, including all ages.

We don't know the proper solutions. All we know is that we have problems, and that we do not seem to have the proper tools with which to solve these problems.

Thank you.

Chairman SMATHERS. That is a pretty sad story, Mr. Taylor, I can tell you that.

Senator WILLIAMS. I am wondering whether you had better go back to Breckenridge County?

Mr. TAYLOR. I won't print that particular thing.

Chairman SMATHERS. Of course, this is the kind of a story we want to hear. We are trying to figure out some solutions. You have given us a different kind of problem from that which we have had.

Thank you very much.

(Mr. Taylor submitted three letters for the record, which are printed as item No. 6, p. 349, app. D.)

Chairman SMATHERS. Next, we have Dr. Halbert Dunn, chairman, Prince Georges County, Md., Commission on Aging.

#### TESTIMONY OF HALBERT DUNN, M.D., PH. D., CHAIRMAN, PRINCE GEORGES COUNTY (MD.) COMMISSION ON AGING

Dr. DUNN. Mr. Chairman, I have submitted my prepared statement for the record. I will not read it, but only highlight a point or two in connection with it.

Chairman SMATHERS. Fine. It will be included in its entirety in the printed record. You may proceed, Dr. Dunn.

(The prepared statement submitted by Dr. Dunn appears on p. 88, following his testimony.)

Dr. DUNN. The Prince Georges County Commission on Aging at its last meeting extended a tribute to the Congress in its enthusiastic endorsement of the Older Americans Act. They did make a suggestion, though, which I will pass on. The act sets up an Administration for Aging. Why couldn't they have called it the Older Americans Administration, because then the older person would have a place in Government that reflects dignity.

I would like to pick up Mrs. Barg's theme, which pleased me very much. Right from the beginning, our Commission, which is only 2 years old, has laid heavy emphasis on the positive side of action, the potentials of older people. There are a lot of problems in old age, that is true, but there are also potentials. We look at aging as a part of the growth process itself. One must age in order to mature. And, so, we think of aging as a normal thing, but one which is primarily related to the physical body, rather than to the mind or spirit. The deterioration of aging is a physical deterioration, but the mind of man and the spirit of man do not age. Consequently, anything which can be done to throw more emphasis, as a person grows older, upon mental development and mental effort and mental activity, is all to the good. It helps prevent the deterioration of the physical body.

We felt this so strongly that we incorporated it as our general objective of the Commission's activity. And I would like to read the objective into the record:

To foster a positive image of aging as a period of dynamic maturity, recognizing that interdependence, dignity, and purpose directed toward the achievement of one's full potential are essential to older people just as to other age groups, and that this involves personal dedication to the fulfillment of self and service to others.

With this objective in mind, we started as a Commission to look over what was going on relative to aging in the county, in our various county departments, both governmental and nongovernmental. And we found a great many things were going on that would help old people but that nothing was directed toward this positive aspect.

Furthermore, we found that many of the efforts were quite distinct from each other. They were jurisdictionally unrelated to each other.

About 4 or 5 months ago, we developed a program called Design for Living, still in draft, which has the basic goal to locate our people of Prince Georges County in the preretirement period, 4 to 5 years before they get ready to retire and to try to find ways to contact them and work with them through education, through counseling services and through health guidance. The objective would be to find ways that will orient them into purposeful and useful living within their county.

This picks up the helpmate theme and moves it back, you see. We need to initiate the helpmate process before people retire if we are going to change their attitudes. This is where the prevention of the deterioration of aging can be implemented.

Now, this project, even in its draft form, has begun to take hold. We reproduced 40 copies at first, and now, by request some 400 copies have been distributed in the metropolitan area. The health and welfare council has set up a special committee to see if this kind of a plan cannot be devised for the entire metropolitan area.

Furthermore, we realize that counselors of the type that would be needed for such a project, simply don't exist. We don't want counselors for jobs, or counselors for this, that, and the other; we want counselors for living. How can we get them?

You will be interested to know that the University of Maryland now has a project pending, I think the application was to title II-B of the Economic Opportunity Act, to try and train counselors of this type.

Furthermore, it gives me genuine pleasure to say that the project is moving along other lines. For instance, I have been authorized to tell you that Senator Brewster of Maryland has introduced a bill or will soon introduce a bill entitled "To provide certain services for Government employees in order to assist them in preparing for retirement."

The idea is to have the Government agency give retirement counseling of this nature to their own employees, you see, so as to prepare them for retirement.

This is a reasonable bill. We prepare our children for school; we prepare our young people for marriage; we prepare them for jobs, so why shouldn't we prepare our employees for retirement? If government can perform such a task satisfactorily, it could be done in industry also.

There are a number of ideas in the "Design for Living," Mr. Chairman, which you might like to incorporate in the record.<sup>18</sup>

One of them is a project which is aimed at the Office of Economic Opportunity. We call it a senior citizens services project. It has in it three services for older Americans which at the present time do not exist in the county. It includes a center for counseling and information, a center for over-60 employment, most of which would be on a part-time basis, and a locator service for older people who need housing or housing relocation.

The aging problem is concentrated in Prince Georges County in about 32 square miles, approximately 7 percent of the total area of the county. In this area 42 percent of the older people reside. The percentage of these older people in the poverty class is 25 percent, which is three times as great as that of the general population of the county.

This project was put in several weeks ago. It is going to be re-submitted tonight to the Committee on Community Action of Prince Georges County, and sent on to the Office of Economic Opportunity.

The only other point I wanted to emphasize is that the Office of Education has a tremendous job in connection with olderage problems if we are going to move into positive and preventive aspects of aging deterioration. An educational job of magnitude must be undertaken in order to change the image of aging. Continuing education has a great part to play and needs strengthening.

Thank you, Mr. Chairman.

Chairman SMATHERS. Thank you very much, Dr. Dunn, for a most helpful statement.

(Testimony resumes on p. 90. The statement referred to follows:)

PREPARED STATEMENT OF HALBERT L. DUNN, M.D., PH. D.

As chairman of the Prince Georges County Commission on Aging, State of Maryland, I would like to express our appreciation to the Congress for the Older Americans Act now on the threshold of becoming law. The name older Americans carries with it a sense of dignity—a title in which older persons can take pride. It would be my hope that a way might be found to rename the Administration for Aging which the act sets up as the Older Americans Administration.

In order to keep this testimony brief, reference will be made to a number of attachments, several copies of each of which will be available to the staff for its information and use.

First, may I quote the general objective of the Prince Georges County Commission on Aging: "To foster a positive image of aging as a period of dynamic maturity, recognizing that interdependence, dignity and purpose directed toward the achievement of one's full potential are essential to older people just as to other age groups, and that this involves personal dedication to the fulfillment of self and service to others." We regard aging as a part of the growth process, which in turn is considered to be the maturing of the body, mind, and spirit of the individual as an integrated total personality.

We regard the process of aging as related to physical growth, rather than to mental development. As the years pass it becomes increasingly difficult to hold the body together as an organized whole. Deterioration sets in, bringing with it increasing limitations of sight, hearing, and muscular activity. Consequently, in order to maintain a balanced life in the older years, more and more of one's interests must be turned into mental and spiritual activities.

In this process the mind and spirit reinforce the weakening body with determination and purpose, so that the individual can still achieve the fullest potential of which he is capable.

<sup>18</sup> Excerpts of the material submitted appear as item No. 7, app. D, pp. 350-357.

The older person needs to retain a place of dignity among his fellows. He is usually honored for what he has been during his active career, but in order to continue to be valued it must be for what he is in the here and now. By being himself creatively, by the generous giving of his time for services to others, he can maintain a place of dignity in the older years.

Much legislation has been introduced in the Congress aimed at doing things to assist older people in their many problems, as, for example: overcoming chronic disease and disability; meeting high medical, hospital, and nursing home costs; supplementing low retirement income; improving inadequate housing, etc. Little, however, has been done along preventive lines—although it is well known that both physical and mental deterioration of aging can be slowed down through living a full and purposeful life during the retirement years. With this positive orientation toward the older years, the Prince Georges County Commission on Aging has conducted studies and discussions extending over 2 years to ascertain how activities currently in progress, aimed at serving older persons and conducted through a variety of organizations such as health, welfare, recreation, education, etc., might be supplemented and worked into a total plan of interrelated activity. A brief description of a draft plan to achieve this end, termed "Design for Living," is given as attachment 1. (See item 7, app. D, p. 350.) The Design for Living project is directed at creating a pattern of operations which relates to both the problems and the potentials of aging—one which can grow and mature into a realization of the commission's general objective as stated earlier.

In essence, the plan calls for contacting Prince Georges County residents 3 to 5 years prior to their retirement, so as to offer them preretirement counseling and health guidance, and to conduct continuing education relative to the importance of purposeful living after retirement. It is anticipated that the current image of aging as a period of relative inactivity can be transformed for many of the retirees into a time of life that is stimulating, full of purpose, and dedicated to creative activity and social usefulness. In addition to a panoramic chart laying forth the scope of the plan, two other charts are attached to the draft plan—the first, on coordinated medical care program showing the more detailed development of tract 15-26 in the general chart; and the second, a chart on intragovernmental relationships showing the services not now available in the county but proposed to be provided for through the senior citizen's services project, which will be discussed later.

The draft plan of design for living is now under consideration by a committee of the Metropolitan Health and Welfare Council, to see whether it can be designed to encompass the entire metropolitan area of Washington.

The importance of the preretirement and the postretirement physical examination is recognized in the design for living project. Even now, a project application is being considered as a joint responsibility of the Medical Society and the Health Department of Prince Georges County. Furthermore, preretirement counseling is recognized as an essential ingredient of the plan. The sociology department of the University of Maryland has already developed and filed a project application under the antipoverty program to train the type of counselors needed for such a plan.

It gives me genuine pleasure to be able to announce to this group that the Honorable Daniel B. Brewster, senior Senator from the State of Maryland, is introducing a bill entitled "To Provide Certain Services for Government Employees in Order To Assist Them in Preparing for Retirement." This legislation will provide for preretirement counseling and educational services for Government employees according to standards prescribed by the agency set up under the Older Americans Act.

As pointed out in the chart for intragovernmental relationships in the design for Living, there are three gaps in the services available to older persons in Prince George's County: A Community Adult Services Center; a Housing-Locator Service; and an Over-Age-60 Employment Service. The Prince George's County Commission on Aging is attempting to fill these gaps through a grant application to the Office of Economic Opportunity, titled "Senior Citizens Services Project." This project is in its final drafting stage and will be laid before the Community Action Committee of Prince George's County this evening. Copies are attached for the interest of this group and for staff use (in committee files). The entire procedure of preparing such a project is quite complex, something which few indeed of the elderly poor would find it possible to do. It is our view that if this project should be declared ineligible for funding by the Office of Economic

Opportunity, some other means should be provided for its implementation. As pointed out in this project, the incidence of poverty among the aged in Prince George's County is about 25 percent, which is more than three times greater than among the general population of the county. The elderly poor reside within a variety of communities and not just in "pockets of poverty." Furthermore, it is unrealistic to expect older persons with meager resources, and particularly those who are physically handicapped, to attend meetings and work on poverty projects unless they are reimbursed for out-of-pocket expenses. The panel might also be interested in a sheet developed within the community action committee entitled "Some of the Root Causes of Poverty" (in committee files). Several of these root causes apply directly to the elderly poor, particularly those involved with unmanageable costs of illness and lack of education in the younger years.

As a final point in my testimony I would like to emphasize the stellar role to be played by continuing education in the solution of the problems facing the older person. If the image of aging is ever to be changed from a passive role to a dynamic, useful role, education must lead the way. To maintain well-being in the older years the individual needs to be socially useful. It is within the local community where the person lives that most older people must find their purpose in living and their opportunities for social usefulness. This thesis is developed more fully in an article published in *School Life*, January-February 1964, "A Positive View of Aging Asks Much of Education" (in committee files). Attachments:

1. Design for Living (1).

(Testimony continued from p. 88.)

Chairman SMATHERS. Now, we hear from Mr. Cy Toback, who is representing the Committee on Aging, East Harlem Council for Community Planning, New York City.

**TESTIMONY OF CY TOBACK, REPRESENTING THE COMMITTEE ON AGING, EAST HARLEM COUNCIL FOR COMMUNITY PLANNING, NEW YORK, N.Y.**

Mr. TOBACK. Thank you very much, Mr. Chairman.

I am indeed gratified and also appreciative of the opportunity to be here and be with this very distinguished panel of eloquent speakers.

I would like to say this at the start. I would like to talk a little bit about a program that we have in mind which follows the concrete suggestions that Mr. Sargent Shriver has asked for.

But first I would like to say that one of the things that we in East Harlem want to do very much is to engage the disengaged. In East Harlem, we have about 170,000 people who live in an area 1 mile long and about a third of a mile wide, you might say. And of these 170,000 people, 20,000 of them, or roughly about 12 percent of them, are people who are 60 years and older.

And when I was listening to Dr. Dunn, he was talking about how we could give a sense of dignity to the older people, I wish that we in Harlem could get our society as a whole to help give the older people this sense of dignity. Sad to say, so far we have not succeeded in doing so.

We have in East Harlem—and I am sure that this is true throughout the country, on farms and in hamlets and cities as well—older people who are disengaged. And by disengaged, I mean people 60 years and older who for the most part are disappointed, frustrated, rejected—and the rejection, if it is outright is probably a more subtle but nevertheless a vicious kind of rejection. You might call them skeletons in the closet, because they are frightened, whipped, disappointed, and frustrated people.



The Committee on Aging, which with the home and the hospital, where I am employed, and the Council, represents some 24 agencies in East Harlem, estimates that some 20,000 older people over the age of 60 currently reside there. And while a great majority of old Americans fall within the poverty group as defined by the Federal Government, it would not be at all surprising to find a higher percentage residing in the economically depressed East Harlem neighborhood. The present National, State, and local government concern regarding the older population is welcomed by the East Harlem Committee on Aging, whose work with old residents in this part of New York City has been on-going for 5 years.

The committee's concern with all of the problems faced by an aging population led to preliminary surveys organized and directed by the Committee on Aging for a fuller understanding of the meaning of life in East Harlem in the later years and what community resources were available to this sector of the population, which indicate that if an older person in this, as in other neighborhoods, is to remain an active and contributing citizen and play a productive role in community betterment, a program must be developed which will promote this achievement.

The alternative which professional workers, sociologists, anthropologists, social workers, Government workers, public health officers, et cetera, have noted and reported on is a continuing withdrawal of the older person from an active participation in life around him.

We, in East Harlem, are determined that the older person is going to get a chance in life. We are going to try our utmost to see that he is no longer the skeleton in the closet.

And following Mr. Shriver's request for ideas, a statement on community action, we have drawn up, at least the agencies I am working with through the Council have drawn up, a series of goals and methods to reach these goals.

We would like to seek out and locate the older isolates of the community who through lack of knowledge of the community's resources and their own apathy are disengaging themselves physically and mentally from the community for lack of adequate social contact, mental stimulation, and a preservation of existing strengths.

To assist the ambulatory aging to acquire new skills or improve existing skills in order to help them make maximum use of their own capacities.

To bridge the gap between the younger and older generations by providing youth and young adults with experiences which will help shape positive attitudes toward the aging through service projects and through sharing interests and effects.

To form a Neighborhood Senior Citizens Corps as a parallel development to the Neighborhood Youth Corps. This corps would become the fountainhead of greatly needed services both to the aging and to young people.

And, finally, to promote the self-determination of old adults and to mobilize the full resources of the East Harlem community in their behalf as a means of bettering and enriching the entire neighborhood.

Now, how are we going to do this?

We have outlined the methods which we hope will insure success of these goals. The principal method of operation will consist of draw-

ing "locals" from a manpower pool encompassing the vital segments of the East Harlem community—students, young adults, and older people. Through the distribution of fliers, pamphlets, et cetera, it may be possible to attract indigenous leaders and project participants, the local social security office, day centers for old people, tenant associations, and community centers.

The following apportionment of 150 East Harlem residents is recommended: 25 high school students; 25 young adults; 100 older adults, physically well and emotionally stable.

Participants in the project would be paid the prevailing wage rates. Part-time work is believed to be preferable to the full-time work, since presumably high school students need time for studying, young adults for either home responsibilities or employment search, and older adults for personal enrichment attendance at day centers, community centers, visiting friends and relatives, et cetera.

The plan consists of involving groups of all ages, the aging, young adults, and high school students in seeking out and locating isolated older persons. The cooperation of existing agencies will be sought in determining the whereabouts of isolated older people (the East Harlem Day Center, the East End Welfare Center, community centers, day centers, et cetera). Doorbellringing may be also necessary to help locate oldsters with few or no social contacts. Working "locals" report their findings to the demonstration action of project as to what services are needed and how they can be provided.

For example, in all probability, some older people will be found to be totally unaware of existing educational and recreational facilities for senior citizens. In these instances a referral to a day center will be made.

Others, because of physical or emotional impairment, are homebound, and they need vital services brought to them on a sustained, planned basis. For individuals like these, the manpower pool will provide the necessary services to help keep the older persons in the community.

What are some of these approaches that we hope to arrive at?

First, the high school students will be trained, as will also the older people, to serve older individuals in these ways:

Serving as escorts so that the elderly isolated individual can increase his life engagement by becoming acquainted with educational and recreational facilities of East Harlem (day centers, community centers, health centers, et cetera).

Accompanying older people to clinics when walking is difficult.

Friendly visiting.

Shopping, cooking, and rendering other housekeeping and home help services.

Reading to the homebound in order to enrich the lives of those whose vision is failing or whose lack of educational opportunity has a constricting influence.

Baby sitting so that young adults can be helped to engage in other community projects.

Letter writing.

Giving help with personal care—shaving, haircutting, mending, bathing.

Acting as aids in afterschool study clubs; helping with remedial reading, study habits, accent correction.

What we are trying to say in substance up to now is that the younger people have formed a stereotyped image of what an older person is like. They are also a part of our Great Society. But the young people tend to consider them as being skeltons in the closet, they think their grandmothers are no longer people who are knowledgeable, they are people who have outlived their usefulness.

And what we are trying to do is, if we can get the young people to understand and appreciate the wisdom and knowledge and the experience that the oldsters have amassed through the years, and on the other side of the coin to get the older people to know that the younger people are interested in them, we can effect a very meaningful relationship between old and young.

In conclusion, I believe that what we are trying to do in East Harlem is to engage the disengaged through a concrete plan which we believe and hope can be achieved.

I would say in closing that we would be very glad to discuss this in greater detail. We have already submitted a plan of operation based upon the several studies that we have made. And I am sure that I speak on behalf of the thousands of older citizens in East Harlem when I say that we would like to hear from the OEO so that this plan can be accepted.<sup>19</sup>

Thank you very much.

Senator WILLIAMS (presiding). You have certainly given us a lot to think about, Mr. Toback.

How does it happen that you divide the Harlem area into East Harlem and the rest of Harlem? How is it that you are not just the Harlem community?

Mr. TOBACK. Senator Williams, we feel that in order for us to do an intensive job we ought to try to at least limit the kind of work that we are doing. This is not to say that the other part of Harlem is not important, but rather that if we are going to do a job we feel that taking 20 blocks, the length, and 7 or 8 blocks, the width, we feel that by taking that much we will have more than a man-sized job to do to fulfill our responsibilities.

In short, instead of trying to touch or skim the surface of a great area, we want to do as intensive a job as possible in a smaller area.

And, No. 2, Senator Williams, we are considering East Harlem because these 24 agencies that I mentioned have been closely working with these people and understand them and are knowledgeable as to their needs.

Senator WILLIAMS. Does this mean the area bordering the Harlem River?

Mr. TOBACK. Yes. That would be the east. Madison would be the west. And 100th Street would be south. And 120th Street would be north.

Senator WILLIAMS. Is this a full-time occupation for you?

Mr. TOBACK. No, sir.

<sup>19</sup> East Harlem proposal for funds appears as item No. 8 on p. 358, app. D, followed by a supplemental statement submitted by Mr. Toback from the Community Service Society of New York.

My job is director of social services at the Homan Hospital of the Daughters of Israel, which is an affiliate of the Jewish Federation of Philanthropies of Greater New York.

But I have been working for the past 8 years, you might say, as a volunteer in the Council of Social Agencies. I am representing my agency. But I am working with the council. It has been a volunteer assignment.

Senator WILLIAMS. What you are proposing is a contribution of the talents of the young to the elderly and the elderly to the young. Is that what this is?

Mr. TOBACK. Yes.

But I think it is more specific than that, Senator Williams. What we are saying is that whatever moneys that we have been receiving, 80 cents on the dollar, so to speak, would be going to pay the salaries for the aged who would help the other aged for the list of assignments or responsibilities that I have outlined. And also getting the younger people to work with them so that not only would the younger people get a chance to earn a few needed dollars, but that they would also have an appreciation of what it means working with an older person, for helping an older person. And as I say, unfortunately the younger people have accepted the stereotype of the overall society, and that is to consider the older person as somebody on his way out, and not someone who is knowledgeable.

In short, there would be this amalgamation or this fusion of talents of both young and old.

Senator WILLIAMS. Is this an area of relatively low income?

Mr. TOBACK. Yes, definitely.

Senator WILLIAMS. A lot of working mothers?

Mr. TOBACK. Yes; we have day centers for working mothers. I would say that whatever—

Senator WILLIAMS. You mean for the children's working mothers?

Mr. TOBACK. The children's working mothers.

But you must understand that there may be in one household three or four generations living together. The older people, while they may be unwelcome, nevertheless find that they still want to live there.

East Harlem also has a rather high proportion of Italian people and the Italian people have always been close enough to have two, or three, or four generations living together in the same apartment.

Senator WILLIAMS. It seems to me that the older people should be welcome in taking care of the youngsters of working mothers in that period after school and before the parents return from work.

Mr. TOBACK. They should be, Senator, but unfortunately they aren't.

Senator WILLIAMS. Well, we certainly appreciate your contribution.

Mr. TOBACK. Thank you very much.

Senator WILLIAMS. In fact, we appreciate all of you coming. I am sorry that I have not been able to hear all of the testimony of this panel.

Mr. TOBACK. I hope I have answered your questions.

Senator WILLIAMS. In practical terms, do you think the Neighborhood Senior Citizens Corps would be attractive enough to older people that they would participate and find this useful in their lives?

Mr. TOBACK. I think so. Because, you see, we do live not only in a youth culture, but a culture closely identified with money. And some

of the things that have been considered are considered by them to be folderol. The arts and crafts are the kind of thing that some of us as professions have recommended, but this is just a continuation of some of the things that they have done as adolescents, working in a shop and making things with their hands is nothing new to them. And if they do this in a community center where they are not going to be paid for it, but given a pat on the back, or the things are going to be shown at a semiannual demonstration, that is not as important or significant as having a chance to earn a few dollars.

Why?

Because the fellow next door, the young person next door is earning money, why should he?

And so we have outlined a project, a concrete project to engage in, a project, among other things to give them a chance to earn a few vitally needed dollars.

Senator WILLIAMS. Mr. Norman.

Mr. NORMAN. I would like to ask this question of all the members of the panel.

It seems to me that threaded throughout the testimony of all five witnesses on the panel has been the suggestion that it might be a desirable improvement in the war on poverty if we could work out some way whereby the elderly could be used to provide services needed by the elderly. Is that a correct interpretation of the position of each of you on the panel?

For example, Monsignor Suedkamp, you stressed that pretty strongly. Is that a correct interpretation of your statement?

Monsignor SUEDKAMP. Correct.

Mr. NORMAN. Mrs. Barg, did you intend to convey that impression?

Mrs. BARG. To a degree.

Mr. NORMAN. May I have your clarification?

Mrs. BARG. I will be glad to give it to you.

I think we have to be very careful in spelling this kind of thing out, because if you say the elderly should provide services for the elderly, someone, not knowing the full intent of this, might interpret it to mean the elderly may provide services only to the elderly. And I think this would be unfortunate.

I do think that older people can provide services for older people and for younger people, there can be an exchange of skills and the presentation of a positive image of aging to the young children. And so I think many elderly people prefer to have services provided by younger people. I don't think we can say that there is any one thing that will be right for all older people. Some people like arts and crafts. Some like to dance around. This is fine. Let's be glad that some people are satisfied with that. But there are many who need volunteer service. There are many others who have the skill and ability to retain a part-time paid job.

I think we have to realize that there is a whole gamut of possibilities here, and that each one is good for enough people to make it worthwhile doing and worthwhile presenting.

But I think, with due apologies to each one of us with our special interests, that we must be very careful that we don't emphasize one so that it seems to be the only one and the great white charger to ride at this moment.

MR. NORMAN. That is a very important amendment, I believe, of the conclusion I had reached, and that is that you would also have an exchange of services between the young and the old.

Mrs. BARG. Yes.

MR. NORMAN. The use of the elderly to provide services needed across all age groups, and the use of other age groups to provide services to the elderly.

Mrs. BARG. Yes.

MR. NORMAN. Monsignor Suedkamp.

MONSIGNOR SUEDKAMP. Just a comment.

I don't think we have any bones to pick with using the young. But I came here to Washington to talk about how we can use the elderly. And I get excited again when I think about drawing all these kids into this thing. Our kids in Detroit have got all kinds of opportunities in the programs for the young, and the war on poverty has been youth centered. Working with dropouts—and I am getting tired of this—I think the good work must go on in that field, but I came here to try to find out how to utilize, how to integrate, and how to make meaningful the lives of the older people. And every project that I have mentioned in our paper—and I am not talking about something we are going to do. I am talking about something which we have been doing for 10 years. And, No. 1, in social services we can use—and I am going to use my own terminology here—the young aged.

They have never been to a university, maybe never beyond the eighth grade, but through good agency recruitment and supervision these people can reach out to many of these isolated, disengaged aged people and give them some semblance of social service.

No. 2, the sheltered workshops themselves—I am talking again about the young aged—they want to earn something. And these people can be used by the department stores in such work as, for example, stringing tags and bagging toys, and that type of thing. And this total program again can be supervised by the young older people themselves. This is what we have been doing.

Now, reaching out to these visitors in institutions, the majority of our so-called "trained" visitors to these completely disengaged, isolated groups in nursing homes are the young aged people themselves again. And so forth.

I just want to keep emphasizing that I think this is what I am after. And I forget who mentioned the idea—it was Mrs. Barg—that if we would have a little more money available to us to give these people to pay their carfare to go to visit these institutions, or to pay our case aid at least her out-of-pocket expenses, we could increase our work that we are presently doing almost infinitely.

MR. NORMAN. Monsignor Suedkamp, you wouldn't preclude the exchange of services between generations but you would emphasize the use of the young old because you feel that they are the age group that is not being adequately utilized by our society at present?

MONSIGNOR SUEDKAMP. That is right. It appears to me that as appeared across the panel, it is the older work force that at present is unused, untapped by our present society. And they can do all kinds of good things for society. And they want to do these things for society. But nobody has asked them. And in the present plan they

are given the gold watch, as you say, and that is it. And I don't think they want to spend their time always in these day-care centers piddling away at a painting unless there is some remuneration connected with it, some earning power.

Mr. NORMAN. And here is another thing that bothers me. And that is: How are we going to get the money to pay these people? Must we use Federal appropriations or Federal funds? Does anyone have any ideas on that?

Mrs. BARG. I think we have got to disallow ourselves of the idea that communities are going to come in and pick out all these projects. This is one of my pet themes. And you may be sorry you let me in on it.

Most of the grants that are available are available for demonstration and training projects. And these can be done on kind of a shoestring. But once the point has been made the fund is no longer available, they are available for somebody else to go ahead and demonstrate something else, the theory being—and it is beautiful on paper—that the community, recognizing the value of the demonstration, will then pick it up. The community consists of people, county commissioners, the city council, people who have all kinds of demands made on them who are not willing to pick up 50 or 40 percent or sometimes even 10 percent of the tab, because that means more taxes, which means that they don't get elected next time. The result is that a perfectly good project, serving an enormous number of citizens who need the services, goes down the drain. And somebody else in the next county gets the training, research, and demonstration grants to demonstrate the same point that has just been demonstrated across the county line. All this enormous amount of money, some of it going down the drain, with the purpose being completely ignored, the purpose being to get it going on a large scale, so that great numbers of people benefit.

And so I think the first thing we have got to think of is not again, as I said initially away back, what the people ought to do or what they should do, but what is it we can reasonably expect that they are going to do, and then base our finding on that kind of thing, or maybe a little less for demonstration and a little more for operation would be more practical, and we would see a lot of programs such as Monsignor Suedkamp's and mine and many others that we know of across the country serving the people that they were originally intended to serve instead of a handful here and a handful there and everybody in between getting lost in the shuffle.

Mr. NORMAN. Would it be your conclusion, then, Mrs. Barg, that Federal funds are ultimately the way that we are going to compensate these people for providing services to other people?

Mrs. BARG. That would be my conclusion; yes. A lot of people won't like it, but I just don't see—nobody ever said that a county commissioner ought to send a man to the moon. And it seems to me—and it certainly falls within the province of the Federal Government without any question—that we have got an awful lot of people right in here who need a lot of help. And I think it is only the Federal Government that is going to be able to do it.

Mr. NORMAN. Mr. Taylor, do you have a contribution on that?

Mr. TAYLOR. I don't know whether it is a contribution or not. But I believe that the only way to go about the problem is on a community-

wide basis. And that does not mean that you use elderly people strictly for the benefit of younger people or exclusively for the benefit of the older elderly people. I would like to see them use it for the benefit of the community as a whole, because I think you must attack the thing on a communitywide basis.

For example, one of the things that impressed me on the trip down here was, in West Virginia 12 years ago we went through the Kanawha Valley, and it was probably one of the dirtiest valleys I had ever seen. It had coal dust and smoke over everything. It was strictly ugly. And we came through it the other day, and it was attractive. We noticed that every little town, every hamlet had a sign out there, such-and-such garden club. They had made plantings along the highways, they had dressed up those buildings, they were cleaned up, and on some of the older buildings they had planted ivy and covered the walls. And they really had done something.

And it struck me that here is a perfect way to use, in our particular case, our retired farmers. They have spent a lifetime growing things. Sure, many of them are not able to bend and stoop and do the planting and digging. But they do have the know-how. And this is a lifetime interest to them. Why in the world can't we design community projects of this type and let these older people, these retired farmers supervise this type beautification, the highway cleaning, and things like that, and use some of these younger people to supply the muscle?

To me it must be a community approach.

Senator WILLIAMS. Let me ask this now.

We are talking about community planning. Certainly the needs of the people are felt and known by the people themselves in their communities far better than the people sitting in Washington. Why haven't these ideas that you have all expressed—and they all have great merit, and obviously are in response to the needs of the people—why haven't these ideas been adopted at the community level?

I have a father who is 73 or 74. He is ill, and he needs attention. And now my mother is ill. She needs an operation. But she has been postponing going to the hospital because there is no one to watch out and care for my father. They happen to be in rural upstate New York. And we have searched and searched for someone who can be there to attend my father when his periodic attacks occur.

Probably this situation can be multiplied thousands and thousands of times.

Mrs. BARG. You need a community referral agency to take care of these things. And these things cost money, and the communities aren't able to put up the money without the people who have the know-how.

Senator WILLIAMS. Does this boil down to money?

Mrs. BARG. I am afraid it does, Senator Williams. I can only speak for—well, I know Pennsylvania pretty well; I am on the Pennsylvania Commission. I know there is a community in Pennsylvania that doesn't have knowledgeable people; it has a few trained people, not a great many, and enormous numbers of volunteers who would work. But you still need money for staff. It costs money for printing, and it costs money to get the information. The telephone costs money. And if the community won't supply it, and there are limited funds from the State, and they have got to be matched by the county, it really does come down to that.



And then, of course, there are certain groups that don't ask—you know, the old coward business. But this can be gotten around, if there is money everybody comes around.

But the basic thing is that.

Senator WILLIAMS. I will tell you this.

I had the responsibility of leading a floor debate a couple of years ago on what we then called the national service—

Mrs. BARG. Yes, the Domestic Peace Corps.

Senator WILLIAMS. The Domestic Peace Corps, so-called. And I do not mind telling you: the Peace Corps, calling for volunteers to go abroad, almost passed by acclamation here. And yet that National Service Corps just barely made it. And some of our most—those who use government in the most human ways—were even resistant about this. They said that this is truly a local responsibility, and this is a nation of volunteers, why should the Federal Government involve itself or impose itself on these truly community problems?

Mrs. BARG. But of course if it were handled in a different way—I don't want to talk to you, because you were for it—but if it were handled in a different way, and if it came by request, as the foreign Peace Corps does, and as VISTA is now operating, it is the same kind of thing—

Senator WILLIAMS. Monsignor.

Monsignor SUEDEKAMP. I agree that this is definitely a local responsibility, No. 1. But as I see it, I don't think it is dependent on the Federal dollar either. I think that first of all it is dependent upon knowledge at the local level about this problem. And I think at this point in our history there are not enough planners at local level that are fully knowledgeable on this particular subject, the plight of the aged.

Now, I am going to use Detroit as an example. And once they become knowledgeable and they know that the problem is there, that we do have the elderly poor in our community, then they have got to be motivated to do something about it. In Detroit this whole thing was youth centered, which is good. I am not condemning it; I think it is wonderful. But still in Detroit at grassroots level, the local level, there are not enough people who are knowledgeable as to this particular problem. And once they become knowledgeable, then this umbrella organization which has been set up in Detroit has to be motivated some-way to use part of their time and money in solving some of the problems of the aged and not just youth.

For instance, in Detroit we have the united foundations, the united community services.

Now, definitely, the lion's share of money that is gathered on the local level—and this goes back to Mr. Norman's question—could get these things started. We have been given the crumbs from the table, literally, out of \$21 million that is gathered to be spent on health and welfare agencies. One-tenth, I believe, of 1 percent goes into the health and welfare of the aged; the rest goes to children, and the sick, the diseased, the crippled, the blind, et cetera.

But one-tenth of 1 percent of the total goes to the aged. There are not enough people at the local level that understand this problem or know about the problem, or at least they are not interested enough or motivated to do something about it.

This is where I thought there was a hopeful sign that maybe if we can't do it from local funds, if we had some indigenous leadership at the local level interested in this, if we did get help outside our local area, maybe we could prime the pump.

Dr. DUNN. I would like to say a word, if I may, on this.

It seems to me that the key to this—while money is important, the key is, how do we get involvement of people. Personally, it would seem that the greatest job and the greatest challenge that could be given to older people, not exclusively, but as a real challenge, is how to bring about community betterment—improvement in the quality of living within their own neighborhoods where they live. Most people as they grow older are increasingly limited in their movement so that they spend most of their time within their own neighborhoods. Frequently, they can't see well enough to drive a car. Yet they do have the time, and if they are going to lead socially useful lives, most of their efforts must relate to the neighborhoods within which they live.

And yet if we need one thing in this country more than anything else—and I think the country needs it desperately—it is a concept of community betterment which isn't just defined in terms of bricks and mortar and roadways, but in terms of improvement in community living. How can we live in communities so that we do not have so much juvenile delinquency, crime, and social deterioration and mental illness?

I believe that the greatest single resource which we could call upon if we find out how to do it is the creative energies of older people as they enter the retirement phase and while they still have vigor and drive. We need to activate them to pour themselves into their own community, to improve it and to make it a better place for families to live in, and for children to grow up in.

This would have to be a creative task, not just voluntary service to ongoing agency programs—something which they would contribute of themselves in a way which would go marching on through the people that they love and know; and through the growing and maturing youth.

Community improvement in this sense is probably the greatest single motivation that we could draw into the picture.

Senator WILLIAMS. I know there will be a lot of people—that was an eloquent statement and I happen to agree with you completely—I will say that there will be an awful lot of people that say this better community you are talking about is not bricks and mortar, it is an attitude of people who want to contribute of themselves to a better community. And there will be a lot of people around here who will suggest that this is far more the business of the church and the government.

Dr. DUNN. And yet the churches of all denominations in our country have proven to be the most difficult to get involved in old-age problems and potentials.

Senator WILLIAMS. Do you have anything to say, Monsignor?

Monsignor SUEDEKAMP. Is Monsignor Gallagher here?

I am going to say this. This is only a reflection again of this attitude that I think I am getting back to at all levels of people in the country.

I think the clergymen have been just as slow to wise up to the problems of the aged as has been the education people, and the politicians on our own local level, our own United Fund people—I think this is across the board. I know that when we have a workshop, to answer your question specifically, in Catholic Charities, and you have one workshop on how to raise money for your agency, and the next door workshop is how to take care of the elderly, you end up with two people on how to take care of the elderly.

Some people think that this is the only think I think about. But apparently they don't realize that this country is drifting very fast to some real serious problems in this area. And now is the time to do something about it, before it is too late. I think we are all saying the same thing. We want to utilize this great group of young aged somewhere, not just for the betterment and reinforcement of their own lives, but for the betterment and enrichment of community life:

I am thinking as an example of this item—briefcase—that some elderly man made in his own home. (Referring to aluminum case.)

I purchased this and have used it for 5 years. It is aluminum, and it is nylon. I helped him by buying the thing. It is just one isolated example. But I think we can multiply it by infinity almost in this country.

Mr. TOBACK. I just want to make two comments. First of all, with relation to Dr. Dunn's remark before about the helpful engagement, of trying to get them to motivate the older people, I would say certainly this is a full sized task. And whereas before I talked about—I started off giving a thought picture of what the oldster faces in reality, nevertheless I feel that as hard to discern as they are there are signs that the older people are taking root and are trying to lift themselves up by their bootstraps, so to speak, with the help of some of the agencies in their communities, possibly not as fast as we would like them to, but they are.

We in East Harlem, for example, are following the national pattern across the country of having every May a special meeting devoted to community betterment. This last May we talked about how can we get the older people, how can we help older people to have reduced carfare, subway fare, bus fare, and so forth.

We had an official from the Board of Transportation of New York City come down and talk with us. And while he said that he could not give us an outright guarantee, he did say that something would be done, because he would bring it back to the powers that be.

We had garbage collection where the older people themselves helped man some of the trucks at times when there was a tremendous amount of refuse in East Harlem.

We have several things that have been happening. And this pocket-book container that the Monsignor talks about, when I said that the older people will get a heightened sense of what it means to be useful if they get a chance to earn money, I am sure that when the Monsignor gave that person the money that he rightfully earned, he felt a lot better than he would have if he had patted him across the back and given him an insignia or put his name on the wall.

All of us are victims of being in a money society, and the older person wants his rightful share of it.

And that is why I say that the motivation can only come about as we give an older person a tangible way of recognition. And this is one of the ways, through money.

And I would go along with the monsignor when he says that in local communities knowledgeable officials are a very important point. And that also goes hand in hand with money.

Senator WILLIAMS. Well, you are talking about this lightweight briefcase, which is a manufactured item. It seems to me that there should be even greater promise in services. If there is anything that we are in short supply on, as I indicated in my personal situation, it is services to other people. And we have been trying to develop a program to help the working mother in her anxiety at 3 o'clock.

The same with the elderly infirm, they need care.

These are the areas that I think could offer a great deal of promise. And it is not short supply. There is just *no* supply of people who are available.

Mr. TOBACK. The other thing I just wanted to emphasize is this. I mentioned it, that while I agree that all of us are talking about the same thing, nevertheless only as we give the younger people an understanding of what the older people face, because the younger people of today, to use the chestnut, are going to be the older people of tomorrow—I am right now aging myself, I am just a few years away from being a member of the Senior Citizens Club, sometimes I feel like one—but the point is that only as we help the youth get away from this stereotyped feeling that the older person is just somebody who has seen his years, then we are—

Senator WILLIAMS. I have seen the most beautiful example of elderly participation for a better community. This man was 75 years old the day we were there. His name was McCarthy. Three or four times a week he went to Ossawatimie State Hospital (Kansas), which is probably the most beautiful mental institution anywhere, if you can have a beautiful institution of that type. This elderly man didn't act old. He worked with a group of mentally disturbed teenagers; he just went there as a friend and talked to them. They gave him their problems, and he gave them his understanding. It was truly the most magnificent demonstration of the contribution that an older man can make to humanity that I have ever seen.

Monsignor SUEDEKAMP. May I comment on this?

I think this is one of the real refreshing discoveries that is growing out of the war on poverty, that somebody else can do something for a person other than a trained professional person, that you can use subprofessionals—I guess that is the term I want to use. I think it is just the kind of man that you are talking about—and we have armies of these kind of people—that kind of a person who will do more good in visiting these institutions and these homebound or bedridden people, or these people in mental institutions, than could a professional. And we don't have enough professionals to go around anyhow. And I think we can use that same type of persons not only in visiting the isolated people, as I mentioned, in nursing homes, but I think we could use them in homemaking services. A woman who has spent her life in raising her own family doesn't have to be a highly trained homemaker—like the two women that I have in my office—I know we are getting into all kinds of difficulties here, unionwise, wagewise, and

so forth—this isn't her primary reason for doing this thing, but she can step in that home where there is a young mother for a week or so and help them out. And if she could get some remuneration for what she is doing, this would be topnotch therapy. And I keep using the term the young old people, even the man who has reached 75 and can still use all his faculties.

Senator WILLIAMS. As a matter of fact, in this State hospital we had a wide range of age groups contributing to the effort of restoring the health of many people. There was a woman in her early fifties, a widow, who had her own children. And she traveled 30 miles to come and teach dramatics to these youngsters.

There were seriously ill older people, and they had some beautiful teenaged girls playing the piano and singing.

And there was the whole range. It was just magnificent. As a matter of fact, the patients of that hospital every year offer a theatrical production, and it is the biggest thing in town for the whole year. It is a sellout for three nights. It is a great community project, and a source of community pride. This mental hospital, a place that used to be the dungeon has become one of the most precious community assets.

Mr. TOBACK. May I ask a question, Senator?

What is going to happen from this point on, just so that we will know?

Senator WILLIAMS. Senator Smathers is just getting on a plane to Boston. He has a lot more answers than I have.

I know this. We are going to adjourn now and resume tomorrow morning with the last three witnesses, who have been very obliging: Dr. Carstenson, Mr. Fitch, and the Reverend Gallagher.<sup>20</sup>

You have seen that we have a lot of talented staff people around here. And I am sure that they will see that our attention is devoted to this program.

Mr. TOBACK. How is this going to be worked?

Senator WILLIAMS. We will give you transcripts and reports of the ideas—we do not legislate out of this committee—but we can suggest legislation, and it will go to the appropriate committee.

Mr. TOBACK. Will we be hearing from Mr. Shriver as to what the net results will be?

Senator WILLIAMS. I would say yes.

We are certainly grateful.

Mr. TOBACK. Thank you very much.

(Whereupon, at 4:50 p.m., the committee adjourned, to reconvene at 10 a.m., Thursday, June 17, 1965.)

<sup>20</sup> Testimony of these witnesses begins on p. 107.

# THE WAR ON POVERTY AS IT AFFECTS OLDER AMERICANS

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THURSDAY, JUNE 17, 1965

U.S. SENATE,  
SPECIAL COMMITTEE ON AGING,  
*Washington, D.C.*

The special committee met at 10:10 a.m., pursuant to recess in room 4200, New Senate Office Building, Senator Harrison A. Williams, Jr., presiding.

Present: Senator Williams.

Staff Present: J. William Norman, staff director; William E. Oriol, professional staff member; John Guy Miller, minority staff director; Patricia G. Slinkard, chief clerk; and Mary M. Keeley, assistant clerk.

Senator WILLIAMS. Monsignor Gallagher, we welcome you before this committee.

Monsignor GALLAGHER. Thank you, Senator Williams. I appreciate the cooperation of my confreres in letting me appear first this morning, and I promised them that this would be in the form of an invocation, rather than too much testimony.

## TESTIMONY OF RT. REV. MSGR. RAYMOND J. GALLAGHER, SECRETARY, NATIONAL CONFERENCE OF CATHOLIC CHARITIES

Monsignor GALLAGHER. My name is Monsignor Gallagher, I am with the National Conference of Catholic Charities, whose office is located here in Washington at 1346 Connecticut Avenue NW.

I am submitting a prepared statement to the committee and in the interest of time would simply comment on some of the aspects included therein, and be reactive to whatever questions you wish to raise with me.

Senator WILLIAMS. We appreciate that, Monsignor, and we will include your prepared statement in the record. (See p. 110.)

Monsignor GALLAGHER. Thank you. I would think the basic thrust of the Economic Opportunity Act is one of developing the potential that is lying latent within some of the unemployed and uninstructed workers of our society, and that among this group, certainly equally deserving with the youth are our aged population.

We recognize the looseness with which the term "aging" has been applied, so that increasingly, it comes downward so as to include many others who have years of potential to offer our society, but who are excluded by virtue of employment practices or arbitrary fixing of years beyond which they will not be employed.

I do feel that my point of view concurs with many that were submitted to this committee yesterday regarding the eligibility and the feasibility of training older people to perform a variety of tasks that are remaining undone and unattended in our present milieu.

I have reference to the reinstating, if you will, of a series of artistries and artisanships which were typical of an earlier age of industrial services, but which now have been neglected by reason of the gross machine type operation which characterizes our society in its industrial productivity.

I have reference to a refining and a reinstating of the kinds of talents and skills for which the older worker has more appreciation and greater tendency to develop under the rather patient and dedicated motif which would characterize his approach to this kind of a task.

I would recommend that if legislation for revising the Economic Opportunity Act is being contemplated, that it spell out not only for retraining of older people, as this would fall under title I, the work training program, but under title II, to express the idea that there could be organized in a community the recruiting of available help from this age category and an assigning of them to such jobs as are vastly important in the maintenance of our cities and the preservation of the housing facilities.

I have reference to a community action project which might put to work some of these natural skills in carpentry, plumbing, brick-laying, and all of the other skills that have reference to the construction industry, by organizing available older workers to maintain many homes that are now allowed to go into a state of dilapidation because they do not represent a large enough proposal to the construction industry to attend to.

There would be many older workers who would contribute a great deal of skill to the rehabilitating of houses here and there, thus making them available for safe and sanitary housing, not only for the older people themselves, but also for many families that are now forced to live in substandard housing because this is the only thing available to them under their ability to pay.

Perhaps under the title IV, the Small Business Administration provisions, we might consider the detailing of a provision in this bill that would allow funds to be given to such cooperatives as might be established under other titles of this bill to provide for tools and supplies and vehicles for their transportation, thus, a well-organized attack on the dilapidated housing, using to the utmost the available skills of many of the older workers, to work on perhaps a much slower basis, but nonetheless, a dedicated and consistent basis would be developed to improve the housing in many of the areas of our cities.

May I make reference to an experiment which occurred here in Washington, itself, on the Northwest side, where a group of young couples did exactly this. They just bought a dilapidated house, in a rundown district and, by their own efforts, that is, not by professional skills, but by their own efforts, rehabilitated these houses, and are now making them available at reasonable rents to people who otherwise would be denied this level of living.

I think this same principle might be induced to provide an opportunity for the aged to be thus employed.

I am happy that this was on the record yesterday, because it appears, therefore, that I am not borrowing from Mr. Shriver in suggesting that training programs for older people to meet the many service category needs that are going to emerge in our present and future population, very much like the one you referred to yesterday, Mr. Williams, where for absence of a properly recruited, trained, and assigned older worker, many families are being deprived of the direct kind of ancillary and auxiliary services that might meet the needs of chronically ill older people.

I have reference to the increased need for people to staff homes for the aging, the increased number of convalescent homes, nursing homes, and also on a private basis to be available to take care of our older relatives whom we do not wish to necessarily place in institutions, and whom we would much rather care for at home if we could have the additional help. This corps of trained aids would emerge from training programs for older people.

I am aware from this morning's paper of the suggestion made earlier about the training of older people to perform child-care services as well, and this I would certainly underscore as being a very wise use of available manpower and womanpower to meet an area of need that is positive to develop in the future.

Senator WILLIAMS. You say that was in the paper this morning, Monsignor?

Monsignor GALLAGHER. Yes, the Post had rather a large article relative to Mr. Shriver's testimony about the possible training of, what was it, grandmothers?

Mr. NORMAN. Foster grandparents.

Monsignor GALLAGHER. Foster grandparents. Thank you.

I believe that in another area, and this would conclude my comments, that there is need for projects under this law to protect and to promote to the fullest, such income as older people have, through the establishment of, perhaps, cooperatives, credit unions, protective services. I believe this would help protect older people from the increased confidence games being worked on so many of them.

By the proper utility of available funds, organizations could be established on a neighborhood or communitywide basis to provide this service of a financial sort, a protective character, to our older people.

The sum and substance of my comment, then, Mr. Chairman, would be to underscore the wisdom of any suggestions you have already received to provide a more clearly defined place for older people in the titles of the Economic Opportunity Act, not only to meet their problem of need, not only to give them a vote of confidence to increase their morale as being significant parts of our society, but also to serve the needs of our present communities, meeting those personal needs on a much better basis.

Then, may we recognize together that poverty among the young is bad enough, but it is less depressing and inhibiting when one's very youth is an asset. Poverty at the end of one's life, as the end product of it, is so much more depressing. I would think that poverty cries both to heaven and us for assistance.

Senator WILLIAMS. I certainly agree with you that collective activity for older people could be encouraged under this program. You



say noncompetitive employment, and then talk about rehabilitation of older buildings and homes?

Monsignor GALLAGHER. The field would be noncompetitive, Senator Williams, in the sense that the construction industry, in its attention to the need for housing, seems to me, at least, to be so gross and so nondistinct as to limit itself to new subdivisions, vast public housing, high-rise apartments, and so forth. Less than necessary attention is being given to the "before the fact of deterioration" kind of maintenance of existing housing facilities. The absence of this service contributes to the rapid deterioration of housing. If there were a corps of available artisans who could move into a house for a day or two a month, to reconstruct or to repair, to replace the windows, to fix the dripping faucets and to reinforce a banister, things of this sort, I think would "nip in the bud" and very often "before the fact" the ingredients of deterioration that are now left unattended.

The correction of code violations, I think would be assisted mightily, if there was a corps of workers who could operate effectively, and yet not truly in competition with the construction industry.

Senator WILLIAMS. Well, that's the problem—finding those areas where you are not being competitive with union carpenters, union painters.

Employment is a problem within the accepted present employable class of people, and I know that there is a concern among those who are organized that youth will be undercutting what they have established through their unions.

Now it seems to me that there is so much work to be done, and work that would not otherwise be done, that the young and the old could be helpful. It seems that way to me, but I think probably the union people would take this suggestion with more grace from you than from me.

We are indeed grateful to you for coming to us with these ideas. Thank you.

Monsignor GALLAGHER. Thank you very much, Senator.

(Monsignor Gallagher's prepared statement follows:)

(Testimony resumes on p. 113.)

PREPARED STATEMENT OF RT. REV. MSGR. RAYMOND J. GALLAGHER, SECRETARY,  
NATIONAL CONFERENCE OF CATHOLIC CHARITIES

The program of the Office of Economic Opportunity has as its rationale the elimination of economic disability on the part of large segments of our population. It is estimated that this handicap stems from the fact that many of our present workforce experience this disability because of unemployment which in turn is traced to the absence of skills, training, and often the absence of literacy. With admirable perception, the program is designed to attack this problem at its source by concentrating on the achievement of the full potential of the educational process. Much of the opportunity is being offered to those who will be helped to avoid these pitfalls of illiteracy and absence of training from the very beginning of their instructional program.

Related to this primary goal are those concepts which deal with personal and familial deprivations which have the additional effect of impairing the determination and sense of self-sufficiency, so often observed as absent in the chronically unemployed. Efforts to stabilize the morale of the individuals and families among the poor is a very commendable part of the total objective of the program of the Office of Economic Opportunity. My suggestion today is that we find methods by which this same program can be made flexible enough to attack these identical problems as they occur among the older citizens among the poor.

One side effect which I hope might develop would be to rectify our error in categorizing as elderly those at age 50 or 55 who are arbitrarily dismissed from the labor force either through early retirement or employment discrimination, persons who have many productive years remaining which could be placed at the Nation's disposal in our common effort to achieve adequacy.

Disadvantages afflicting the poor, generally, are truly intensified in the case of older citizens among the poor. They have the same handicaps, they live in the same demoralized conditions and, may I underline, they have the same right to a reasonable share of this world's joys as any other group in our society. Even though those who planned the program of the Office of Economic Opportunity are to be complimented for their long-range plan and their competent attack on the causes of economic disability, we are prohibited by our very democratic ideal of equality of opportunity from neglecting those who are deprived of this ideal by their age as well as by other limiting factors.

Some of the contributing causes have been introduced into the economic picture by rather arbitrary decisions on the part of planners and theorists. Other causes emerge from the fixed formula of support available to those who are the recipients of social security benefits or of limited industrial pensions. We are all aware that a large percentage of these beneficiaries who earned their benefits at lower rates of income, must now deal with escalating costs of food, shelter, health services, and general living expense. This emphasizes the critical need for an overview by a body such as this of the practices inherent in our present system as they react to the disadvantage of those for whose benefit they were designed. Perhaps it is opportune for us in this day to consider the concepts of a guaranteed annual income or some automatic schedule of increases by which benefits might be amplified so as to match growing costs.

Our interest should be focused on such negotiations with industry in matters of costs and profits so as to build into each of the major industries an intra-organizational retraining program whereby they would be able to upgrade their veteran employees on a regular basis by periodic retraining and maintenance of income during that training program. Perhaps this cost could be considered a legitimate item in determining the selling price of their product and in determining the degree of tax liability.

I would touch only briefly on the handicap experienced by older people in the matter of housing. In other testimony I have urged the use of rent supplements, particularly in the case of aging tenants, as a means of providing decent, safe, and sanitary living quarters. Putting these larger areas of concern together and sensing how far they miss the mark of adequacy, one begins to understand the sense of frustration experienced by older people among the poor. One also understands the great fear prevailing among the dependent group among the aging as to what meaningful role they have in today's society. Many of these thoughts are not directly related to the program of the Office of Economic Opportunity and I hope that I have not abused the privilege accorded me here by prefacing my direct comments with these thoughts and recommendations.

Addressing ourselves specifically to the program of the Office of Economic Opportunity, I would like to make these practical suggestions. The potential of youth is the commodity which this program seeks to exploit. I wish to suggest that the potential of the older worker and the senior citizen also constitutes a great source of service to their communities and our Nation. I would sincerely recommend that sections of the present law which spell out specific age limits might well be revised so as to extend some of the same opportunities to citizens among the poor, aged 50 and over.

Under title I, part B of the Economic Opportunity Act, provision is made for work-training programs. Could we not extend this concept to a program by which we could update the skills of artisans and craftsmen who are now considered unemployable largely because of age? I consider it fair to say that many of the furnishings and accoutrements of our homes, churches, and public buildings which give rise to pride within us, are hand-hewn. They represent a talent relatively high on the scale of skills and competences. They are concrete examples of the investment of skill, dedication, and artistry. Contrast these with the sterile lines of machine-made, prefabricated structures that we now find we must be satisfied with. In abandoning these traditional skills are we not engaging in broad, gross decisions, to the neglect of the individualized sharp distinctions which mark the processes of sharp thinkers. Is it not possible that it is a mark of industrial immaturity to think that the pendulum of produc-

tion must swing to an extreme and that their methods cannot include the best of both. We are concerned about the manner in which youth lacks a sense of property rights, a failure which inclines them to destructiveness. We are equally concerned about the absence of youth's interest in his own home. I consider it no stretch of the imagination to conclude that their failure to establish a personal interest and sense of responsibility is due in substantial part to the absence of the human ingredient in the production and maintenance of these things. I earnestly recommend that local agencies, both governmental and private, be enabled to carry out programs by which these skills can be resurrected and given promise of greater utility.

Under title II of the Economic Opportunity Act, community action programs are authorized by which the needs of the poor can be met through significant involvement of the poor themselves. Although many of the community action projects are geared to meet the needs of preschool children and children currently in school, could not revisions of this law authorize projects to recruit work requests to which presently unemployed skilled and semiskilled workmen among the aging poor could be assigned? This could very well be the second stage of the work training program I mentioned earlier. Such a program could serve several purposes. The most obvious would be that of providing noncompetitive employment and also additional income. My reference to the noncompetitive employment concerns a program I think could be launched here but again would serve several purposes. I have reference to a program of rehabilitating existing houses that are falling into disrepair because of the absence of sufficient numbers of skilled and semiskilled workmen to repair and maintain them. By today's gross dimensions, the salvaging of individual houses is considered "out." Great emphasis is placed on the building of new construction. Sufficient, reasonably priced repair services are not available. I am referring here to houses that are not located in an area where total demolition of a neighborhood is considered under the program of urban renewal. I am referring to houses, here and there in a block, that could be repaired and maintained so as to prevent the "rotten apple" effect which dilapidated housing often has on structures in the immediate vicinity. In many cases, existing firms might say that "rehabilitation is not worth the effort." I agree that it would not be worth their effort in terms of profit but it would be worth the effort of a nonprofit community action project to reclaim this housing and rehabilitate an individual person among the aging poor. I am sure you are all familiar with the project on the near Northwest side here in Washington by which several highly motivated young couples have begun a program of reclamation where profit is not a motive at all. To me their success proves the feasibility of this program of rehabilitating individual houses.

Under title IV could not the provision of the Economic Opportunity Act relative to funds available through the Small Business Administration be graded down to the actual purchase of modern tools, materials, and vehicles for their transport in order to accomplish the projects outlined above?

May I now come back to title II, the community action program. Those who are calculating the employment opportunities for the future indicate that as the manual, industrial jobs decrease, there will be a need to increase many of the "service tasks" in our living experience. I agree with their conclusion that this will be so. Under the urgency of phenomenal industrial and manufacturing gains, we in the United States have forgone the privilege of many individual and personal services to our families and children. These might well be restored. I might add that the new kind of life we envision for the future will undoubtedly fortify the demand for specialists in child care, service to the chronically ill, to the other guests in homes for the aging, to patients in mental hospitals. It is reasonable to say that men and women 50 and above, now dependent on public benefits or existing on inadequate private resources, could be trained as service personnel in these areas. The very institutions which I mentioned above could be organized into training centers for older workers if the law would specifically state their eligibility for such training. As machines constrict the social body of our present society in the work area, I agree with psychologists and social planners that it will create a bulge and a blister in the other areas of human need. I sincerely believe that the older person has the irreplaceable maturity needed to give the patient and continuous service needed by retarded children, by mentally ill patients, by chronically ill children and adults.

More and more the necessity for protective services to aging people is becoming evident. Their functioning as consumers makes them equally eligible for consumer training, credit unions, and cooperatives. These devices are being recommended for younger families among the poor as a device for making as fruitful as possible the expenditures of their limited incomes. Communities should be encouraged by the prescripts of this law to provide the same protection and advantages for older couples and individuals, thus protecting them from unscrupulous merchandisers, loan sharks and confidence men.

I feel sure that no one will consider it a criticism to say that this present law is clear in its commitment to youth but fails in its ability to deal with the totality of the problem of poverty in our society. When it omits specific reference to the eligibility of older people for the same assistance as is offered to youth, it sins by excess in limiting its area of impact. It sins by neglect in bypassing a group that is equally deserving and eligible, the older person. May I respectfully request that this group put its weight behind a reorienting of this commendable program so that the aging among the poor may be equally benefited with all others in our society. May we recognize together that poverty among the young is less depressing and inhibiting when one's very youth is an asset. Poverty as the end product of one's entire life is so much more depressing and defeating. Poverty among the aging cries to heaven and to us for assistance.

(Testimony continued from p. 110.)

Senator WILLIAMS. Our next witness is Dr. Carstenson. Dr. Carstenson, you are director of the Senior Member Council of the National Farmers Union.

Dr. CARSTENSON. Yes.

Senator WILLIAMS. I have had some words of encouragement a day or two ago from the Farmer's Union on another matter, migratory farmworkers.

Dr. CARSTENSON. Yes, we are very happy to support your program in toto, and have to testify on the House side, that we do feel very strongly in support of minimum wage for farm labor and the other programs that you have proposed in the field of migratory labor.

Incidentally, many of these are older people in poverty, and I had planned to mention this in the course of my remarks. I am glad you brought it up first.

Senator WILLIAMS. The Farm Bureau is a little behind you in applauding my efforts.

Dr. CARSTENSON. In many areas.

**TESTIMONY OF DR. BLUE CARSTENSON, EXECUTIVE DIRECTOR,  
SENIOR MEMBER COUNCIL, NATIONAL FARMERS UNION**

Dr. CARSTENSON. Mr. Chairman, I hope I can submit my testimony for the record, and then proceed to make a few comments on some of the highlights.

Senator WILLIAMS. All right, we will certainly include your full statement in the record. (See p. 127.)

Dr. CARSTENSON. Thank you.

Dr. CARSTENSON. I have been involved in work with senior citizens for a number of years, having served as executive director of the National Council of Senior Citizens, and before that, working with Bill Fitch and many others on the White House Conference on Aging.

The Senior Member Council of the Farmer's Union is composed of those members of the Farmer's Union who are over 60 years of age, and this means that we have about 160,000 people in farmer's unions who are over the age of 60.

We have been concerned about the OEO program. I have met many times with the officials for the last 2 years, in trying to develop a planning and orientation for the program, and consistently, we have found the youth blinders, the blinders of youth orientation have prevented many projects from getting off the ground.

I probably talked to Bookbinder and Sarge Shriver so many times they are getting a little tired of hearing from me, but the truth is that the senior citizen has pretty much been ignored by the OEO program.

However, this is not just a youth blinder of the OEO, the Office of Economic Opportunity, but I think reflects the feeling of some of the Congressman and some of the people who worked on the bill. I think it would behoove Congress to make more specific language in amendments to make it clear that they do want the Office of Economic Opportunity to pay concern to the older people.

Now just 3 days ago, a top official of the OEO repeated the kind of statement that was made in my testimony, that they made when they were forming the act, which was, it said here "it is too late to do anything about it for the aged. They have had their chance. Now let the young have their chance."

Senator WILLIAMS. Who said that?

Dr. CARSTENSON. A high official in the OEO in discussing some of the work concerning the aged. I think that it would be well for Congress to make very clear that its intent is that OEO should serve the elderly.

Now this is not true of Sarge Shriver. I talked with him many times, but like him we proposed, and I worked with Mr. Shriver on a major plan to use senior citizens as volunteers in one part of the program.

This is to be 100,000 senior citizens, but when it came down into the bureaucracies of OEO, they rejected it on two grounds, one which was valid, the other which was not valid. The one that was not valid, I feel, was the fact that we had said if the older person is living below the poverty line, and we can show proof that he is living below the poverty line, and he goes out and works for 6, 8 hours a day, as a volunteer, that the least we should do is to reimburse him for out-of-pocket expenses.

In other words, the carfare and meal on the job, so to speak, as a volunteer, and they rejected this. I think this is a policy which has hindered a lot of the involvement of older people.

So many of them are below the poverty line.

Senator WILLIAMS. Now let me understand that. This was a specific project.

Dr. CARSTENSON. A proposal, yes.

Senator WILLIAMS. A proposal.

Dr. CARSTENSON. I discussed this with Sarge Shriver, and he was very much in favor, and when we got it up into the bureaucracies, the bureaucracies rejected it on two bases. One is that they felt they could get enough volunteers elsewhere, enough progress elsewhere, which is proving to be true.

Senator WILLIAMS. What was the activity?

Dr. CARSTENSON. This was to be Job Corps recruiters. As you know, they have been successful in getting enough without them, but

the second part of this was that they rejected it on the basis that if you were to give any reimbursement of expenses for the elderly poor, then it might discourage the Junior League, and the Red Cross, and so on, from doing volunteer work.

We do not feel that any older people who are desperately living in poverty should be driven further into poverty by expecting them to work day in and day out on volunteer projects to help other poor.

The statistics I have left in here, I think, are self-explanatory. I have added one chart. This is the 1960 census. I would like to put in a plug right now for the need for a census every 5 years, or at least a summary census every 5 years, so we can have our figures a little bit more up to date.

We do know that incomes have risen, but not by very much. Still, the poverty as shown by this chart indicates that it is substantial. We are talking about the vast bulk of the older people as being in the poverty group.

Going on to the problem of involving the elderly in the planning, yesterday, Mr. Shriver indicated that it was up to the local committees to plan projects.

Well, OEO has made it very clear to local communities to include the Negro. They ought to include the Spanish-American. They ought to include the youth. They ought to include every other major segment of the poor, but despite our requests or pleas, they have never, to our knowledge, sent anything out to the field indicating in a forceful manner, or even indicating in a less than forceful manner, that older people should be included on the local community action committees.

I said in my testimony I only knew of one older person who was included, a bona fide representative of senior citizens. That was down in Savannah, Ga., where we literally shoved and pushed the person onto the committee despite the objections of the committee chairman and members of the committee council, because we were protesting so very strongly.

We also had protested in Chicago, and I am glad to hear that Chicago now does have a representative, representing a senior citizen group, on the mayor's committee on poverty.

I hope that other committees and other communities shall follow suit. They are organized, they are organized groups of elderly poor. They should be on these committees.

Yesterday was the first time that any of us have ever heard of the possibility of a group, who was dissatisfied with the failure to include their projecting of the operation, coming directly to OEO.

I am very happy to know this is now possible. I think some of our senior citizen groups will now be coming to OEO to directly protest the lack of involvement and the lack of senior citizens projects in OEO community action projects.

I would like to go on to the business of conferences. I have worked on several conferences concerning the subject. I attended the southwest conference on poverty, in Tucson. We were very directly involved.

I was on the staff of the conference, and try as I may, we could not get adequate representation of the senior citizens at that conference.

I would like to recommend that in such conferences, and in this case, they did use OEO money to finance a number of the poor coming to the conference, which was an excellent thing to actually hear the poor speak up, but I would hope that OEO would in the future make sure that the elderly poor are represented, as well as the minority groups at such conferences.

VISTA, I would like to salute as having done an excellent job. I join in the recommendations of several people yesterday of suggesting that if there were a special program for using older people in their own hometowns, we might be able to tap large numbers of older people for volunteer work at even much reduced cost.

The problem involves an older person leaving his friends, his children, and many other ties that he has to the local community, and if he were able to stay in his own community, I think that you would have a tremendous resource there.

I think that perhaps it could be called, as Vice President Humphrey called it, the Senior Citizen Corps, and that this could be an adjunct to the VISTA program.

He made the statement during the last campaign.

I also would hope that this committee could recommend to the public welfare programs of this country, the old-age assistance programs, that they make a special effort to encourage older people on old-age assistance to serve as volunteers. Give them a little extra carfare money, the out-of-pocket money, put this up for the able-bodied old-age assistance recipient, that in some manner or other, he should contribute back to the community. He is receiving from the community, that in some measure, he should contribute something back in the way of volunteer work.

I think this would greatly enhance the image, both the self-image, and the image of our old-age assistance program. It isn't somebody on the dole, it is somebody who is contributing to the community as well as receiving from the community.

I have left in here some figures that have to do with the specific problems of the elderly in rural America. The economic problems are much more severe. The problems of isolation are even greater, and we have been working on the particular problem of isolation because of cancellation of car insurance.

There is a serious problem for older people in rural areas who have no alternative means of transportation. Once their car insurance is canceled because they become too old, or have had too many accidents over the course of their lifetime, they are truly isolated. Some answer has to be found in car insurance to enable older people to have, perhaps limited driving insurance, in other words, restricted and with certain restrictions, daytime and within a radius, this sort of restriction, so that older people in rural areas will not have the isolation on top of poverty.

Senator WILLIAMS. That, of course, has to be done State by State.

That isn't—

Dr. CARSTENSON. Well, I would hope that the Accident Prevention Unit in the U.S. Public Health Service, which has had some budgetary cuts, could be given some further financial encouragement so that it could begin to look at the causes, why older people have accidents.

They are just really beginning. They had about a year and a half, 2 years of work, and then they were out of appropriations. It is an area which needs to be explored. Encouragement can be given in terms of information and facts to insurance companies, and to State highway departments and police departments, who are issuing licenses, so that they can make a sound judgment on when an older person should or should not drive, and how much.

Much more has to be done here. I think it is a matter of public responsibility from part of the Public Health Service, also the State licensing and police departments from their area of responsibility.

Incidentally, your State has done more than practically any other State in safety education and retraining. I think they should be commended in Plainfield and elsewhere, where they have begun to use these educational programs for older drivers. I think this is one part of this whole answer.

Senator WILLIAMS. I think there are States that have limited driving privileges for young people. I don't know about the old people. Daytime. Sunup to sundown.

Dr. CARSTENSON. Yes, this is the kind of thing that needs to be worked out on the basis of fact and information and studies. They haven't been made. We think that it is possible. I think this would help a lot of the poor in rural areas as well as urban areas to get around and to do competitive shopping, to make the dollars go as far as they can, instead of having to rely on delivery and on only what is available in the immediate neighborhood.

Yesterday, Mr. Shriver had indicated that he was waiting for good ideas, and the plea was given that more ideas ought to be provided. I have here in my hand a list of 27 different ideas and projects.

Senator WILLIAMS. Why are you smiling?

Dr. CARSTENSON. Pardon?

Senator WILLIAMS. Why are you smiling?

Dr. CARSTENSON. Well, lists have often been used before Congress. A list of 27 projects which was submitted by the Advisory Committee to OEO on problems of senior citizens.

Senator WILLIAMS. Do we have that in our record? Do we have that document here in our records?

Mr. CARSTENSON. No; I would be glad to submit this as some very good examples. I would also like to call—

Senator WILLIAMS. In the bad old days, when someone had something in hand, it was never submitted, you know; it was confidential. (The list of 27 projects is as follows:)

(Testimony resumes on p. 120.)

## SPECIFIC COMMUNITY PROGRAMS AND PROJECTS FOR THE OLDER POOR

### I. COMMUNITY ORGANIZATION

1. AAAP or FIND: The newness, complexity, interrelatedness, and local variations of poverty programs suggests the need for projects in every community, of Advice and Assistance to the Aging Poor (AAAP) whose incomes are below a locally set level; e.g., under \$2,000 for elderly couples, under \$1,500 for elderly individuals. Staff assigned to such a project would:

- (a) seek out the older poor;
- (b) explore the kinds of assistance needed by the older poor in relation to the goals of employment, self-support or personal independence;



(c) consider the needs of the individual against the array of services available in actuality in the community to older persons;

(d) refer to such agencies and follow up;

(e) develop a plan of action for the individual if the necessary services are judged to be inadequate, or unavailable initially or after attempts at utilization.

*Justification.*—Such a service is necessary for the full and effective use by needy older persons of the variety of programs and services available under the Economic Opportunity Act and previous related legislation. Especially in the last few years, a variety of legislation has been enacted, authorizing services and benefits related to the objectives of the Economic Opportunity Act. They have great potential for help to needy persons. However, benefits and services unavailable or not known to needy older persons or their families, in the communities where they live, cannot help them. In practice—because of limitations of funds, organizational priorities and emphases, and institutionalized patterns of operation—benefits and services permissible in legislation are not actually provided. Thus, for example, persons between the ages 50 and 64, and especially people over 65, have not benefited from USES and OMAT services to the degree their numbers would warrant.

## II. INCOME

2. Local aid program to promote through public and private organizations, such income-stretching devices as:

(a) reduced property taxes, or other tax benefits;

(b) rent supplementation and low-cost housing;

(c) reduced fares;

(d) distribution of surplus foods or food stamps;

(e) education and assistance in shopping, including the possible development of cooperative purchasing;

(f) planning nutritious and economical meals;

(g) equipment loans;

(h) senior services exchange, including repair services (see 3. for details); and

(i) reduced admissions to movies or tickets for other entertainment or cultural events.

3. SSE (senior services exchange) would establish pools of men and women with experience in the skilled and semiskilled trades and crafts, such as carpentry, plumbing, dressmaking, tailoring—to do home repairs and mending for retired persons. Compensation might be either in kind or cash. When in kind, they are essentially similar to the arrangement for sitters' pool, typical in the suburban communities where books are kept crediting hours for services rendered. Or charges for services could be based on ability to pay, collected by the manager of the pool, and workers either reimbursed by exchange of services or on a flat hourly rate related to the type of skill. Some subsidy might be needed to make up for services of those without sufficient income to pay for services or ability to provide services in exchange. Persons registered in the senior service exchange would include not only poor but any retired persons who are willing to participate and who have needed skills.

## III. EMPLOYMENT

4. Health helpers (med-aids) to recruit and train nonprofessionals from among the poor to meet shortages in health services personnel resulting from the enactment of medicare. Emphases are mainly on (a) middle-aged and older poor persons as the source of labor supply, (b) low-skilled and service jobs, particularly in posthospital care—home health services and nursing homes—as sources of employment. Sponsors or operating agencies include the Community Action Agency, Visiting Nurse Association, public health or welfare agency, hospital or neighborhood center. (Amplification in proposal—project health helpers.)

5. Sixty-plus employment services under voluntary auspices, specializing in part-time and seasonal employment to supplement the public employment services.

6. Facilities for training and retraining of older persons to enable them to compete successfully in the labor market, focused on occupations in which there is reasonable expectation of employment locally.

7. Sheltered workshops, or similar work arrangements to accommodate older workers who are not able to compete in the usual competitive work environment. This should include extension of the usual sheltered workshops to (a) the home bound, (b) facilities in neighborhoods where older persons are concentrated, (c) subsidized employment with private concerns, and (d) service occupations in public and nonprofit making organizations. (The last should be emphasized in view of the relatively decreasing opportunities in factory production occupations ordinarily found in sheltered workshops.)

8. Neighborhood senior corps, paralleling to some extent the Neighborhood Youth Corps, to provide employment with public and nonprofit making agencies in such jobs as homemakers, housekeepers, home repairs, city and highway beautification, clothing alterations, nursing aids, hospital attendants, meals-on-wheels delivery, drivers and escorts, cafeteria workers, child care helpers, school traffic police, school lunch hour relief, shoppers, friendly visitors, companions for invalids. Many of these jobs require persons older than high school age. To the extent that such jobs are identical with those sought by the Neighborhood Youth Corps, overlapping might be avoided by use of the Senior Corps during school hours. Consideration should be given to amending the Economic Opportunity Act to permit a program paralleling the Neighborhood Youth Corps (title 1, pt. B) for retired persons in need of supplementary employment.

9. Able counseling and placement program mobilizing the community in a crisis situation resulting from a large layoff or plant shutdown to serve unemployed workers age 50 years and over through (a) intensive individual counseling, (b) job development in community and other labor market areas, (c) placement, (d) retraining, (e) other services. Uses staff mainly recruited from laid-off workers to supplement other placement services. (Likely to be useful in an otherwise healthy labor market rather than one in a depressed area.)

#### IV. HEALTH

10. Case finding services located in impoverished neighborhoods, particularly where older persons are a high proportion of the residents, and reaching out to those who are isolated in rooming houses, etc.—using single or multiple screening programs to detect cardiovascular diseases, cancer, diabetes, and glaucoma.

11. Preventive services such as geriatric clinics, well-olderster clinics, and accident control programs.

12. Neighborhood information referral and counseling service to help older persons and their families find the facilities suited to their needs for health services.

13. Visiting nurse service and an organized home-care program to provide care at home to long-term patients.

14. Services to arrange appointments and transportation for older poor people needing outpatient services in hospitals so that the usual obstacles to use by the aged are minimized.

15. A mechanism to bring services usually provided in outpatient clinics to older patients in their own homes or homes for the aged.

16. State hospital liaison service to protect older senile patients from unnecessary commitments to mental hospitals; to promote the contacts of the patient with his family, and to prepare patients to return to the community; to facilitate transfer of nonpsychiatric and other senile patients—who cannot benefit from further stay in a mental hospital—to their own homes, foster homes, nursing or boarding homes or other custodial arrangements; and to provide an after-care program to assist persons conditionally discharged from mental hospitals in adjusting to their new environment.

17. Rehabilitation services—not limited to vocational goals—provided for the purpose of increasing the capacity for independent living.

#### V. HOUSING AND HOME MANAGEMENT

18. Home Service Agency to (a) identify the homes occupied by the older poor which are deficient or dilapidated (b) to assist the occupant to negotiate with the owner, if other than himself, for necessary repairs and renovation (c) to organize voluntary and cooperative groups to make minor repairs such as fixing faucets, windows, blinds, sanding floors, patching and painting walls and ceilings, yard cleanup, etc., which the occupant cannot do for himself (d) to inspect homes for safety and convenience (e) to locate adequate housing for

those living in homes which cannot be satisfactorily renovated to provide safe and adequate living.

19. Establish **SERVE** (Services to Elderly Residents Through Volunteer Efforts) to provide services necessary to assist elderly residents to remain in their own home: (a) By providing transportation for shopping and medical services; (b) by establishing low-cost dining facilities for those who cannot prepare their own meals, at some central point in a neighborhood where elderly poor residents are concentrated; (c) by providing washing and drying facilities at nearby locations; (d) by establishing a local thrift shop to enable elder residents to purchase clothing and other necessities at low cost; (e) by arranging for meals-on-wheels service, and friendly visitors to see the elderly in their homes at regular intervals.

20. Work with local and State governmental agencies, including welfare departments, (a) to provide tax abatements, rent supplementation, and other subsidies, (b) to help older persons of low income remain in or find suitable housing, and (c) to work with public and voluntary health, education, and welfare agencies to assure that their programs reach the elderly through arrangements which make their services known, convenient, and accessible.

21. Train older residents in the planning and preparation of surplus and other low-cost foods by serving such meals in neighborhood centers, including senior citizens centers, and involving older persons in the preparation of such meals.

#### VI. INFORMATION, COUNSELING AND SOCIAL SERVICES

22. An information and referral service to help older persons and their families to locate and make use of the resources of the community in meeting their needs and problems.

23. **SSE** (social work services), to help older persons and their families with problems arising out of personal needs, environmental situations and their relationships to other people.

24. Sheltered care: Provision of information regarding facilities for care and shelter for those who are unable to live with their families, or who have no family, including foster and boarding home placement and supervision.

25. Homemaker program to help older persons stay in their own homes through the provision of homemaker or housekeeping services including such elements as laundering, purchase and preparation of meals, assistance in personal care.

26. Protective services for older poor unable to manage their own affairs by providing legal, medical, and social services. Assist in establishment of neighborhood centers or the use of such neighborhood senior citizens centers to counter the increasing isolation of unemployed older persons by providing (a) recreation, (b) opportunities for social contact, (c) source of information and help in their problems, (d) as a base for organizing mutual self-help programs.

27. Helpmate or senior volunteer services bureau which recruits older persons of all income levels, identifies their skills, and the contributions which they can make to services to the older poor, and provides a clearinghouse to bring together these older adults and the needs for such services.

(Testimony continued from p. 117.)

Dr. CARSTENSON. I have another list. This was an interdepartmental task force on the problems of the rural elderly, which came up with a number of action recommendations. I don't know how many are on this particular list, but it is just jampacked with what needs to be done, and specific project ideas, both for government and for private groups, of all sorts, that is a rich inventory of projects.

I don't feel that there is any lack of projects or project ideas, and I doubt if Sarge Shriver has seen this, because this was buried in one of the archives of the Federal Government. There were no funds to reprint it. I would think that this would be another excellent document, showing specific projects that can be undertaken, project ideas, and the ideas are there.

The ground has not been particularly fertile.

Senator WILLIAMS. Let me just glance at this.

Where does this list of projects come from?

Dr. CARSTENSON. That is the Federal Interdepartmental Task Force. It was a committee set up under the President's Rural Areas Development Committee and this is their report.

Senator WILLIAMS. This deals only with the problems of rural elderly.

Dr. CARSTENSON. Rural elderly, yes. Poverty in the rural areas, and there are many of these, though, that are equally usable in your urban areas.

Senator WILLIAMS. When was this conference? A year ago?

Dr. CARSTENSON. About a year ago, I believe. I am not sure of the exact time.

Senator WILLIAMS. Why do you say you think perhaps Mr. Shriver hasn't seen this?

Dr. CARSTENSON. Because he made the statement that there were no project ideas available. This had a very limited distribution. They ran out of funds, or at least there wasn't funds available for reprinting this to distribute it around to all the people in the Federal Government that should have this.

Senator WILLIAMS. Well, we will certainly make this part of our record.<sup>21</sup>

Dr. CARSTENSON. In addition, I have submitted a number of other project ideas. One of the areas which desperately needs to get underway is consumer education among older people. I hope that this can be undertaken in the OEO and also in the new Administration on Aging.

Both of them have a specific role to play. The OEO would be concentrating on the very low income older people, and the Administration on Aging should be introducing general consumer education for all elderly people.

This advisory committee which I mention—I hope that this will be continued. I pleaded with Sargent Shriver and with Jack Conway and with Mr. Bookbinder and many others to have a full-time staff person, a regular staff member in OEO concerned with the problems of elderly.

They have had a temporary one over there. I think that this should be a personal kind of arrangement, so that some one there is concerned with the elderly, that they don't fall through the floorboards as they have in so many cases in the war on poverty.

We have developed a very specific proposal which we may title "Hand" or "Helps," or some sort of slogan, the kind of thing that is outlined here, concerning tying in with Monsignor Gallagher's idea of the handyman who could go through rural areas, using a low-income older person to visit the homebound, the handicapped, and the very elderly, not only to help put handrails and this sort of thing, but also serve as a referral point, also serve as a means of preventing this kind of isolation that is so devastating to so many elderly in rural areas.

This project is in the first draft stages in the OEO. We hope that it will fall on fertile ground.

I would like to say this: I think more progress has been made over in OEO since this committee announced its hearings and since so

<sup>21</sup> The Report of the Interdepartmental Task Force appears as item No. 8, p. 369, app. D.

many of us have been pounding over there. I think they have made some major progress in elderly, just in recent weeks. I know in the case of rural areas that they have made tremendous strides on the projects there.

There was a long time of delay. Partly in getting started, partly in getting the right people in the right jobs, so they can get underway, and just in the last couple of weeks, they have made some major strides in a very neglected area.

I hope that in the next while, that we can make similar strides in the area of the elderly.

Having said all this, I also outline the other things that we are thinking of as essential to eliminate poverty. I feel very strongly, and the farmer's union feels very strongly, that just the OEO programs will not solve the problems of poverty among older people. I hope that perhaps this afternoon we will see the Senate Finance Committee reporting out the medicare bill. I hope that in the next go-round that we will perhaps move toward a market-basket social security.

I hope that your committee, Senator Williams, will, in this next week, pass some major legislation that I know you are deeply concerned about, concerning rent supplementation for senior citizens.

I hope that the Congress this year will also take a strong look at the private pension plans, and make the necessary revisions in the laws, in order to strengthen our private pension plans in this country.

I had listened here to this thing we were talking about earlier about—

Senator WILLIAMS. What governmental effect is there on private pension plans? Just a tax question, isn't it?

Dr. CARSTENSON. No, there is more than this. Up until this time, the Department of Labor has simply had the various pension plans file statements. There is nothing that the Department of Labor could do.

They didn't even have enough staff to analyze them or to make any recommendations to the pension plans. All the pension plan had to do was simply file a statement. The Department of Labor couldn't even make this available to anybody, or couldn't analyze it in any way to show what was happening.

This is an area in which the Department of Labor needs to make a much more intensive analysis. I believe there is a bill which is being recommended to Congress by the AFL-CIO on the matter of pensions, to make the pension plans much more effective.

We have many pension plans which are topheavy. In other words, they are paying very small benefits, and have tremendous reserves, and these kinds of conditions are thwarting the pension system, the private pension system in this country.

I want to mention that the farmer's union is not just waiting for Government to take all the action. We are undertaking a number of programs. One of the reasons why we set up the senior member division and the senior member council was to wage war on poverty among the poor in rural America.

We have tackled the problem of drugs and have undertaken a drug program in the private sector. We have joined the efforts of AARP

with their membership, and the civil service retirees who also have a drug service to reduce the cost of drugs to the elderly.

I have also mentioned the business of automobile insurance.

We hope that there are a number of other projects which we are undertaking which will reduce the cost of various items to the elderly and save money in this fashion.

Senator WILLIAMS. Well, you know we have a subcommittee—I happen to be the chairman of it—that deals with some of these problems.

Dr. CARSTENSON. Yes.

Senator WILLIAMS. Misrepresentation and frauds on the elderly. One of the important areas in this is in connection with health and drugs and the false cure, and the false claim.

Dr. CARSTENSON. We commend you for the efforts in this area. We would hope that the war on poverty and the Administration on Aging will follow a number of your recommendations, and also the findings to proceed.

We are a little disappointed that one of the topics that your hearings touched upon in great length, the matter of hearing aids, was not followed through by the Department of Health, Education, and Welfare.

We understood—in fact, we got a nice press release from Esther Peterson. We talked with her about it, and there came out a press release that HEW was going to prepare a manual on hearing aids. We have inquired and inquired, trying to find out when this pamphlet on hearing aids was to come out, and we have yet to get time and perspective. We hope that some encouragement could be made to move the wheels over there to produce this pamphlet on hearing aids.

We do commend you for the work of that committee.

Senator WILLIAMS. You are putting a little fire under a lot of people.

Dr. CARSTENSON. Incidentally, we do want to comment that the Food and Drug Administration has begun to do some work in the area of vitamins.

This is an area in which a great many older people are paying a lot more than they need for vitamins, and overvitaminizing themselves, using many more, much more vitamins than they need, simply because they didn't understand the first thing about vitamins. I want to commend the Food and Drug Administration for producing their pamphlet on vitamins. It has just come off the presses over there, after much encouragement on our part and the part of other people. We hope that HEW will do more of this sort of thing.

Senator WILLIAMS. How do they get those reports circulated?

Dr. CARSTENSON. Well, it has just come off the presses. It isn't circulated very widely yet. We brought that matter of distribution up to the Public Service Committee of the Food and Drug Administration, and we did have some discussion about how these materials could be more broadly circulated.

We indicated that the Farmers Union would be happy to disseminate these. We thought that the National Council of Senior Citizens, and perhaps Bill could speak for AARP, and other groups that might be willing to disseminate this kind of information to their membership.

I think there are plenty of groups that would be willing. The mechanics still need to be worked out. They have had under preparation over there a course on consumer education materials for senior citizen clubs.

This is under preparation. It has been under preparation for about a year. We got some assurance the other day from the new Director of the Advanced Compliance and Education Bureau that this program would be speeded up to produce more consumer materials in that unit. I have great hopes for that Consumer Protection and Education Unit in the Food and Drug Administration.

Senator WILLIAMS. Certainly there is a multiplication of these senior citizen organizations, clubs, and the like.

Dr. CARSTENSON. Yes, there are probably somewhere around 10,000 organized senior citizen clubs at the present time. This is, of course, a guess, but it is an educated one, that these groups are growing. They have grown very rapidly over the last 5 or 6 years.

Senator WILLIAMS. They are really very lovely to behold. I go to as many groups as I can. When older people, sharing the same situation in life, retirement, and potential loneliness, combine as they do, why they can really make a great deal out of their lives together. We are getting into politics.

Dr. CARSTENSON. Oh, yes, sir.

Senator WILLIAMS. Wait until you see that vote and medicare.

Do you have anything else?

Dr. CARSTENSON. That is, I think, enough. Well, wait, I would like to add one more thing, as long as we are touching on many different subjects. Having joined the Farmers Union, I have been discovering one source of poverty of which many people in urban areas are not aware. This is the point of what is happening to the family farmer. The current income situation among the family farmers is much worse than any of the city people realize, what is happening in terms of income.

They have large farms, make an investment of \$40,000, \$50,000, \$60,000, \$70,000. They get \$30,000 or so income, but their expenses are right up close to that figure, just farm expenses, leaving a net income of only a few thousand dollars.

Here is an accounting of a large number of income tax forms from the family farmers in Minnesota. Now the average age of these farmers in Minnesota is right close to—I would think it is 58 or 59. As you can tell from these figures, the last number of years here, we have seen their income going down around \$2,000 or \$3,000 a year. This is their so-called profit or their income, equivalent to a wage. When you have this happening over a number of years, and with some of them actually suffering a loss, you begin to bite into the resources which they have tried to save up for retirement. You arrive at retirement after a number of years of very low income. They have very little left to have an adequate retirement, so that one of the sources of poverty among senior citizens, in the rural areas and in the small towns, is what has been happening to the family farmer, and what has been happening to his income over the last few years. I hope the Congress will do something about that this year, too.

Senator WILLIAMS. A personal question. Are you a farmer by birth and heritage, or choice?

Dr. CARSTENSON. Both. I grew up, spent a good deal of my youth on a farm, and then I became a city boy, and I am now returning to the farm field.

Senator WILLIAMS. I don't think there is a member of the Farmers Union from the State of New Jersey, is there?

Dr. CARSTENSON. We have a few.

Senator WILLIAMS. A few.

Dr. CARSTENSON. Our membership in Pennsylvania and in New Jersey and New York has increased greatly in the last 3 years. In New Jersey, it isn't very much. It isn't enough to get you reelected or anything.

Senator WILLIAMS. Well, I am glad to say the Farm Bureau didn't beat me either.

Now who has some questions here?

These people of the staff know a lot more about this than I do, and they can be more intelligent in their questioning. Bill Norman. But after that, there is an old Farmers Union member, Gerald Nye. Right?

Mr. NYE. Yes.

Senator WILLIAMS. Farmers Union supporter?

Mr. NYE. Yes.

Senator WILLIAMS. What do you fellows have?

Mr. NORMAN. Dr. Carstenson, you had a few kind words during your testimony for a proposal for a Senior Corps which would allow people who may have skills to remain in their own home communities and to provide needed services.

If such an idea were enacted, would you prefer that it be on the basis of paying only carfare and other small incidental expenses without any wage, or do you believe it would be better to pay these people a little something, say, the minimum wage, a dollar and a quarter an hour, or whatever the minimum wage might be?

Dr. CARSTENSON. I think there can be two different approaches to it. You could actually have both, depending upon the amount of time commitment. What I was referring to was the person who would not make a long-term commitment, but would agree to work for, you know, a couple of weeks, a couple of months, on a project, and he would get basically his out-of-pocket expenses. Probably cheaper and more dignified to call it, a per diem, and limit it to, oh, two and a half or so a day to cover his out-of-pocket expenses, and a hot meal, or to provide the hot meal at the institution, or wherever he is involved; then that wouldn't be part of it.

I think those that would agree to sign up for 2 years, or a year, as in VISTA, should be treated on the same basis as VISTA volunteers, even though they remained in the same community. I think it is a matter of what the time commitment is, how long they sign up for, so to speak. It is a short time commitment, and if they don't make it, it's not that involved. If, on the other hand, if he becomes a corpsman, and signs up for a year or 2, or for the duration, he should have the same kind of treatment as the VISTA volunteers have.

Mr. NORMAN. It is my understanding that VISTA volunteers do not receive any kind of a wage except maybe \$50 a month for expenses.

Dr. CARSTENSON. Yes. And something at the end of their severance, I understand.



Mr. NORMAN. Yes.

Now do you believe that would be a satisfactory arrangement for a Senior Corps, or would you prefer to see that the individuals receive a certain amount of wage or salary?

Dr. CARSTENSON. Well, I think then it stops being in a sense a volunteer organization, and becomes a paid organization. I would think that the same arrangement as VISTA or a per diem would still keep it in the category of being a volunteer program, and I think this is what we would recommend; or this is definitely what the Farmers Union recommends, because I have talked about this with our national board.

Mr. NORMAN. You would prefer the volunteer approach, rather than the paid approach, the employment?

Dr. CARSTENSON. The volunteer approach, with out-of-pocket expenses, particularly for those in low-income categories.

Mr. NORMAN. Well, now, if you are going to design a program of this type directed toward a low-income category, what would be your objection to really helping them out by giving them a little pay?

Dr. CARSTENSON. Well, the main thrust of this, we believe, should be a market basket social security. We feel that this is the big job ahead, after medicare, raising Social Security so that no person will have to live below the poverty line. We are going to fight for this one.

Mr. NORMAN. Thank you, sir.

Mr. MILLER. Thank you, Senator Williams.

Dr. Carstenson, you made reference to the problem of isolation confronted by older people in rural America. I presume that you have reference here to older individuals or couples who are living in a household which does not have within it a younger adult. Is that correct?

Dr. CARSTENSON. That is usually the case. The young people have gone off to the cities, and the older person has gone on farming until he could no longer do it, or until he economically couldn't do it, and then he perhaps sold the land and remains on the little homestead, little area, or has leased out the land.

Mr. MILLER. Well, this brings me to the question I have in mind. Do you have any data as to the distribution within rural America of such people with reference to whether they are living in a town or on a farm itself? And in the latter instance, whether that farm is in juxtaposition to a town, so that it is the same as in town?

Dr. CARSTENSON. No, we do not. We have tried. I talked with the people in the Department of Agriculture. They used to have a staff person on aging. They no longer do. We have discussed what needs to be done over there in terms of a program, but the Department has not yet moved to develop facts or figures.

I think this may have to wait until our Administration on Aging comes into being, and begins to create the kind of research, and also the kind of action programs that will uncover this kind of information, and develop programs to combat it.

Mr. MILLER. Thank you.

Senator WILLIAMS. Mr. Nye?

Mr. NYE. Thank you very much. We have been helped greatly by your statement. We appreciate it very much.

Senator WILLIAMS. Dr. Carstenson, all your materials will be included in the record.

Dr. CARSTENSON. Thank you, very much, Mr. Chairman.  
 (Dr. Carstenson's prepared statement follows:)  
 (Testimony resumes on p. 131.)

PREPARED STATEMENT OF DR. BLUE CARSTENSON, EXECUTIVE DIRECTOR, SENIOR  
 MEMBER COUNCIL, NATIONAL FARMERS UNION

GENERAL COMMENTS ON THE WAR ON POVERTY AND SENIOR CITIZENS

The blinders of "youth orientation" of many officials hinder the war on poverty. The Office of Economic Opportunity (hereafter referred to as OEO) has acted as if they could write off the aged poor and still win the war on poverty. At last check only three projects of the OEO had been approved that had any appreciable effect upon senior citizens. One official with whom I spoke, working on the planning of the war on poverty and the original bill, simply wrote off the aged, saying "there is nothing we can do about the aged poor—they have had it." Recently a senior Congressman, who is a champion of the war on poverty and in his seventies, said about the poor, "It's too late to do anything about it for the aged. They have had their chance, now let the young have their chance."

A major proposal for using seniors as volunteers to do some work needed done by the OEO, was turned down in part because it would have reimbursed the aged poor (those below the poverty line) for a hot meal and transportation costs (\$2 to \$2.50 a day) when they have worked as volunteers for 6 hours or more a day. They felt this would discourage other volunteers from among other more affluent groups and agencies.

The failure to understand the problems and outlook of the aged poor and include them in, is not limited to OEO, but it has definitely tended to exclude the aged poor from OEO's programs.

FINANCIAL CONDITIONS OF SENIOR CITIZENS

The aged are poor by any standard. The U.S. Census Bureau reports income for older people has improved slightly during the past decade, but incomes of this group have not improved as rapidly as for the general population. For the year 1961, in cases of single individuals 65 and over, 45 percent had \$1,000 or less per year income, two-thirds had less than \$1,500 income per year, three-fourths had less than \$2,000 and 1.2 percent had \$10,000 or more income per year.

For the year 1961, in cases where families were headed by persons over 65, one-third had less than \$900 a year income per person, 40 percent had less than \$1,000 a year income per person, two-thirds had \$1,750 or less and 1.2 percent had \$4,800 or more per year. While the median family, where the head of household was 65 or over, had an income of \$3,074 per year, the average income per person was \$1,220 per year.

Any way you look at it, two-thirds of the people over 65 are living on a marginal, or submarginal budget.

FAILURE TO INCLUDE ONE-THIRD OF THE POOR IN PLANNING FOR COMMUNITY ACTION

Senior citizens constitute one-third of the poor. Somewhere around two-thirds of the older retired people live below the poverty line. Nearly 4 million are organized into identifiable groups composed predominantly of older people. Yet only one bona fide representative of the aged poor is on a local community action committee in the country. Mr. Culpepper got on this community action committee in Savannah, Ga., because I threatened and bluffed the local committee saying that the law was being taken seriously and the aged poor should be represented on community action committees.

We have pleaded for the OEO to give the same attention to insuring that the local community action committees be encouraged, or even pressed to have the aged poor represented but to no avail. They have regular staff workers for every other segment of the poor who press for the inclusion of their particular group, but not the aged. They are finally using a staff person, loaned temporarily, from the Department of Health, Education and Welfare. We recommend that a permanent staff member on the aged poor, be hired.

If the OEO placed one-fifth the attention on inclusion of the aged poor minority, as have the other groups, much more would have been done.

We would specifically recommend that OEO send each community action committee, and State poverty coordinator, and each of their field staff, notice that the aged poor should be represented on the community action committees, where the aged poor represent a significant segment of the poor in the area.

#### CONFERENCES ON POVERTY

I attended the Southwest conference on poverty representing the National Council of Senior Citizens and Senior Member Council of the National Farmers Union. I worked hard to get invitations for the aged poor, especially to get travel costs of several of the aged poor covered. There was an OEO grant to cover transportation costs for about 100 poor to the conference. I was unsuccessful in getting transportation aid for any of the senior citizens. One elder person did get there with an OEO travel grant, not because he was elderly and poor, but because he was representing a Spanish speaking group on aged noncitizens. It was well that he was there, but he was hardly representing senior citizens living in poverty in the Southwest.

I worked as a volunteer staff member during this conference. I knew the proper channels. I could only get four invitations for our local organization of some 6,000 senior citizens in Tucson which is composed of about 95 percent poor. Only after much protest, was one of them allowed to speak at one of the subpanels. As one of the conference chairmen said afterwards, "I guess we did overlook the senior citizens."

We recommend that OEO make a special effort to include the aged poor in conferences on poverty.

#### SENIOR CITIZENS AND VOLUNTEER SERVICE

VISTA has involved both the aged poor and the aged wealthy. I take some pride in having been one of the first to press Sargent Shriver for inclusion of the aged in the Peace Corps. I have worked hard for a domestic service corps idea for the past 6 years to utilize the talents of older people.

I want to congratulate VISTA for having the vision to use older people in their program. It is the real bright spot in OEO.

However even here the great potential for older volunteers is not being fully tapped. We suggest that it will require:

- (1) Development of a new program designed to use senior volunteers locally.
- (2) Training for these volunteers and careful placement of these volunteers where they can be useful, and
- (3) Out-of-pocket expense money for these volunteers when they are living below the poverty line. The OEO should not expect the aged poor to put out money in order to do volunteer work, just because the Junior League and the service clubs do. The aged poor should not be asked to drive themselves further into poverty to do "volunteer work" to eliminate someone else's poverty. If the aged poor were getting a fair shake in the war on poverty, it would be different. The aged poor might even get food stamps or the proposed clothing stamps when they do volunteer work to cover out-of-pocket expenses.

We feel that a new "Senior Citizens Service Corps," as proposed by Vice President Humphrey last fall, might be developed as a sister arm to VISTA, using older retired people in their own areas. Under this program the aged poor might be reimbursed for out-of-pocket costs when they are doing volunteer projects.

We would like to suggest another proposal which will require a major change of attitude on the part of public welfare workers and agencies. Each person who receives old-age assistance and who is able, should be expected and encouraged to be of service in some way to society, rather than simply be a welfare recipient and a charge on society. Each old-age assistance recipient should be encouraged, prodded, and aided to help someone else if only to read books with neighborhood children, phone or visit the sick, serve as aid or service worker at a local voluntary agency or State mental hospital, or a volunteer in scouting. If this were to happen perhaps their self-image would change and the community

image would change toward these 2½ million people. Society might even be willing to provide them with a minimum standard of living which they don't now in most States.

#### RURAL AGED POOR

The aged in rural America number nearly 8 million. These people have fewer resources and more problems than their city brothers and sisters. Most of those with adequate pensions (usually the industrial pensions, Auto-UAW, Steel-USW, etc.) live in the big cities. Most of the substantial old-age assistance programs are in the industrial States and metropolitan counties. Most of the private voluntary agencies are in urban areas.

Here are some other facts about the aged in rural America.

#### POVERTY AND THE OLDER AMERICAN LIVING IN RURAL AREAS

(1) The average age of farmers is 57. In rural America, the proportion of residents who are over age 65 is higher than in big cities. In many small towns one person out of every five is past 65.

(2) Older farm families have even smaller cash incomes than do older city families. For every \$4 received by an aged nonfarm family, the farm family has only \$3. People 65 and over living in farm areas had a median income of \$740 a year in 1960.

(3) Cash assets are relatively low, and rural homes of the aged are mostly substandard, as measured by safety, convenience, and protection against hazards to health.

The accumulation of substantial cash reserves is not a characteristic of the average farmer. As a rule, his net worth consists largely of investments (or equity) in his farm, livestock, and equipment. He relies on his property rather than on life insurance to provide an income to his widow. Many surveys in the United States indicate that the average farmer owns too little property to provide self-support in old age for himself and his wife or widow.

(4) Older people living on farms or in small rural towns have more disabling chronic ailments and longer lasting illnesses than do elderly town folks. Yet they receive less medical attention. They see doctors less frequently and get less hospital care than the people over 65 who live in cities.

(5) Younger farm families have only about half the income of younger city families and are therefore at a serious disadvantage in helping to care for the older relatives.

(6) The fantastic growth of State and local programs, as good as they are, adds to the already crushing burden of property and sales taxes at the State and local levels. These taxes are disproportionately hard on the retired farmer, all retired people, and the small family farmer.

The Food and Drug Administration is in the process of developing several very good consumer education program plans for senior citizens.

Such programs as consumer education can be handled more aggressively through the Administration on Aging by working with the seniors themselves. Most of the work of the governmental programs is directed toward the professionals who study the problems of the aged. Working with professionals is essential, but not to the exclusion of working with organized groups of the elderly.

The recent study in up-State New York shows that a sizable proportion of the aged population are not now getting a balanced diet. Much more basic home economics and information about nutrition is needed. More can be done to expand meals on wheels and hot lunch programs. Even the old community canning centers might be experimented with in retirement areas.

We hope the new Administration on Aging will be less timid about touching critical topics. We hope this committee will recommend that the new Administration on Aging tackle some of the critical economic problems of the elderly and not while away the precious Federal funds on side issues or niceties.

There are other types of projects which can be developed. Older persons can serve as health aids and as homemakers.

We feel that many thousands of older people can be used in the beautification projects. Perhaps they could grow more than grass to beautify our highways and urban green spots.

Recently the OEO has set up an Advisory Committee on Aging, under the chairmanship of Mr. Charles Odell, which has begun to develop some creative ideas. As yet they are just ideas. We hope they will develop into action projects. The creation of this Committee came about as a result of a number of us continually harping on the lack of projects in the field of aging. It may be possible if the OEO staff gives the backing, to begin to catch up. However, senior citizen representation on local community action committees is still desperately needed.

I would like to detail the kind of creative ideas that have been developed which can make good projects, particularly in rural areas.

The National Farmers Union community development specialist, Walter Hasty, has developed the idea of providing a service to the poor homebound, handicapped, or isolated elderly individuals or couples in rural areas. The idea is based upon the image of the handy man. He would visit each home once a month or so. In his car he would carry the kind of tools and things necessary for home repairs. He would make such repairs and do the heavier tasks that some of the elderly can no longer do. He would be on the alert especially for home safety hazards which constitutes one of the great problems of old age. He would add simple aids to assist older handicapped persons in taking care of themselves, such as grab bars. He could also assist in special situations as driving the individual to town to visit the courthouse or the welfare department. He would be given special training so that he could accurately refer the older person, who needed additional help, to the proper community agency.

Critics of the OEO generally agree that the OEO has had an "urban bias." Mr. Shriver has said, "It is harder to get to the rural poor." The Office of Economic Opportunity has been slow to move to aid rural poverty but in the past month, more progress has been made in the rural programs than in all the previous time.

The Office of Economic Opportunity is to be congratulated for their recent efforts to aid rural America. These newly approved rural projects have been primarily youth orientated ones, but it does give hope for the future.

#### THE MAIN THRUST TO ELIMINATE POVERTY

Having said all of these things, the facts are that poverty cannot be eliminated from old age until:

- (1) Medicare is passed, wiping out the biggest financial uncertainty of old age.
- (2) A "market basket" social security is passed, to provide a minimum—and I mean a minimum—standard of living for the elderly which will provide enough so that people can exist. This means \$1,750 for an individual and \$2,400 for a couple.
- (3) We have decent housing programs for the low-income seniors.
- (4) We have a revision of our inadequate private pension laws and systems in this country.

The average older person by everybody's standard is far below the poverty level. Until we increase the money going into social security cash benefits by one-third to one-half, we cannot possibly win the war against poverty among the one-third of the poor who are aged. This increase cannot occur through increased social security but, as in the case of the most advanced nations, the increase should come from general reserves. As a nation, we can afford it.

Twenty-two countries already provide more social security benefits than the United States. Eight countries provide twice as much social security benefits as the United States. Even Scotland and Ireland provide better social security than the United States. We are at about the same level as Panama.

We flatly endorse the concept of a "market basket" social security. Social security should provide a minimum standard of living above, which people can add their pension programs and savings, in order to reach a decent standard of living. As the social security surveys show, most people retired on social security have little or nothing in addition to their social security check upon which to live. Unless we want to assign older people to poverty for all time we must do something to increase their retirement incomes.

We also believe that unless Congress gets moving on a decent family farm program which will provide a decent income for farmers, hundreds of thousands of farmers will arrive at old age in bankruptcy or with inadequate resources for old age and retirement. Action is needed now.

## WHAT THE NATIONAL FARMERS UNION IS DOING

The National Farmers Union now has several major OEO grants for Operation Head Start. Several other types of projects are under way at various stages of approval.

However, Jim Patton, our national president, has not been satisfied to let Government do all the job or wait for an OEO grant to combat poverty. Jim Patton and his "Pockets of Poverty" Committee laid the groundwork for the war on poverty, first selling President Kennedy, before his death, and then President Johnson, on the need for all-out war on poverty. That does not just mean all-out war by Government, on poverty.

One of the major problems of poverty among older people is paying for drugs. There has been much talk, but little action. The National Farmers Union, in cooperation with the Greenbelt Consumer Co-op and the National Council of Senior Citizens, have formed a direct drug service designed to reduce the cost of drugs to elderly people.

Senior citizens spent \$18 million on drugs this past year. They have two and one-half times the drug costs of younger people. One-fourth of every health care dollar goes for drugs.

The average person over 65 in the United States spent \$42 on drugs and medicines in 1958. The average person under age 65 spent \$19 a year. An individual over 65 spends \$33 on prescribed drugs, \$9 on nonprescribed drugs per year, according to the Health Information Foundation survey.

The National Health survey reported that for 1962 roughly one-sixth of the people over age 65 spent more than \$100 per year on medicines.

One-third, or about 6 million people over age 65, spent more than \$50 for medicines, and one-fourth did not spend anything on medicines.

According to a study of retirees in the Detroit-Windsor area—by the University of Michigan—the average older person buys 7½ prescriptions per year with an average cost of about \$4 per prescription.

The farmer believes action is needed on drug prices and the Farmers Union has undertaken a private nongovernment approach to bring prices down by 20 to 50 percent.

The Senior Citizens Direct Drug Service is of special help to the elderly people who are on sustaining drugs.

Our direct drug service by education and skillful cooperative free enterprise, has already helped many elderly people. Here are a few examples:

A Brookings, S. Dak. lady, taking pills for a thyroid condition, found that she is going to be paying 6 cents a pill rather than 11 cents a pill, two pills a day, for the rest of her life.

A smalltown businessman found that he would be paying \$1.20 for his medicine that now runs him \$14.

A woman in South Dakota who pays \$30 for 100 heart pills at a doctor-owned clinic drugstore, will now pay only \$2.40.

One of the first orders placed saved the man \$10 over what he would have spent at his local pharmacy, just on supplies for his medicine chest (no prescriptions).

A member in Washington, D.C., paid \$10 for drugs she had been paying \$21 for at a big chain drugstore.

Our drugs are as safe, or safer, than those bought in the neighborhood drugstore, and much cheaper.

We have even helped drive the drug prices down in New York City. The distribution of our price list of prescription drugs, the first in the Nation, helped force a major independent association of druggists to sign an agreement with the Congress of Senior Citizens for reductions in the cost of drugs.

We hope that this direct drug service will be another aid in the fight to eliminate poverty in America.

The National Farmers Union and its senior member council will continue in the tradition of the Farmers Union to work for better legislation and for cooperative economic action to eliminate poverty in America.

(Testimony continued from p. 127.)

Senator WILLIAMS. Our next witness is Mr. William C. Fitch who is the executive director, National Retired Teachers Association and of the American Association of Retired Persons. Is that correct?

Mr. FITCH. Yes, sir.

**STATEMENT OF WILLIAM C. FITCH, EXECUTIVE DIRECTOR, NATIONAL RETIRED TEACHERS ASSOCIATION, AMERICAN ASSOCIATION OF RETIRED PERSONS**

Senator WILLIAMS. You retired at a young age.

Mr. FITCH. Our philosophy as an organization is that you never really retire. That you find something else to do and make the later years rewarding.

It has been very frustrating, Senator, as you must know, sitting back there with all the questions that you have been asking.

I have wanted to volunteer answers. Perhaps as I go along with my testimony, it may be possible to ad lib a little bit. I think that there are other approaches, and there are other answers that we would like to share also.

You have a copy of the prepared testimony, and if I may, I would like to just highlight through it, and perhaps leave a little more time for some of the questions that the committee may have.

Senator WILLIAMS. Fine.

Mr. FITCH. As you indicated, I am executive director of the National Retired Teachers and the American Association of Retired Persons.

These are nonprofit, nonpartisan associations representing almost 1 million members 55 years of age or older. We appreciate this opportunity to testify before your committee, because we have deep concerns about all of the aspects of the war on poverty.

Going back to your first question, I have been working in the field of aging since 1939, with the Social Security Administration, for almost 19 years before I became the first Director of the Staff on Aging in the Department of Health, Education, and Welfare, and as Dr. Carstenson said, I was the staff director of the White House Conference on Aging before I started aging full time.

The concern of our associations for the needs and the problems of older persons preceded the Economic Opportunity Act by many years. Our insurance program was the first to be offered that could not be canceled by the company, had no upper age limit, required no medical examination and eliminated no preexisting conditions; our drug service has filled over 2 million prescriptions at savings ranging from 25 percent to 50 percent. In our Washington service alone, we serve about 2,000 of our members a day. This is in addition to the drug services that we have in St. Petersburg and in Long Beach, Calif.

We have hearing aids that are made available through the Acousticon Co. at 33 $\frac{1}{3}$  percent off of their list price; and our volunteer services and educational programs have demonstrated the interest and ability of older persons to help themselves and each other.

When the Peace Corps was established, we volunteered the service of our organization to identify older persons with required skills and qualifications for oversea assignments. More than 600 applications were submitted for consideration and many were selected. Hundreds of others indicated they were not available for foreign service, but would be interested in a domestic service corps and we are presently forwarding applications of members for consideration in the VISTA program.

I would like to underscore that. We are trying to relate to the poverty program, but it is so nebulous at this point that we really don't know how. We believe that our associations can play a key role through the 411 chapter of the American Association of Retired Persons and the 600 State and local units of retired teachers in sponsoring and cooperating with the OEO Community Action programs and local organizations.

And I might say as an aside, that when we talk about having local groups that could work with the poverty program, these are on going organizations that could work very closely with community action programs, but I don't know of a single one of our chapters or one of our local organizations that has either been invited or has had any indication that their services were needed or desired by the Community Action Programs of the OEO. I think this is an oversight. I think this is the kind of think that we need to work more closely with, but up until now, there has not been any communication.

Contrary to reports and statements brought to our attention, the membership of our association is not confined to the middle- and upper-income groups. Thousands of our members, both teachers and nonteachers, are in the poverty category and have a deep appreciation of the opportunities and potentials within the war on poverty program both as individuals who will be served as well as individuals who are prepared to serve in any capacity their ability and health will allow.

Two years ago, our associations initiated a new educational program for older adults, specifically designed to meet the needs of older persons. It is called the Institute of Lifetime Learning.

We have demonstrated the interests of retired persons in accepting the challenge of responsible citizenship and have created the framework and background for similar programs that our chapters are now preparing to sponsor with other responsible organizations and authorities at the community level.

We don't have as many of them here today, but during the program yesterday we had a good representation of students from our Institute of Lifetime Learning, and as I look around this morning, we still have some faithful followers. I was interested in the comment that one of them made after one presentation yesterday.

She said, "I think we must be that group they referred to as the young aged." I would say quite honestly they are, although our oldest student identified herself as being 85 years old. I think they do belong to the young aged group.

Over 400 students have just completed the 10-week spring session that ended June 6. Over 60 courses were offered for the enrichment of retirement living. Practical instruction in sewing, typing, shorthand, job interviewing, lipreading, personal grooming, languages, as well as other courses have led to jobs, personal self-help, and improved mental health.

I have several pictures that have been taken of those who are attending the Institute of Lifetime Learning, and the consumer programs that I will mention, and which Mrs. Esther Peterson referred to in her statement yesterday.

I would like to show you people who have been finding their way to participation in programs of this type. We talk a great deal about



getting money to them. I think there is just as much need to tell them what to do with it, how to live, how to make the very most of their dollars. These pictures are dramatic illustrations of the people who attend.

They look almost too well dressed, but we know that many of them are living on welfare. Some of them are making out with a very limited social security benefit. We have downgraded some of the older people, when we discuss them in relation to the war on poverty as though they did not have any personal will, and that they had to have everything done for them. We have a need to help them find a way to do for themselves, as well as a way to do for each other.

We were very much pleased when the New York Times in its magazine section on May the 16th had this to say. You may have seen the article, "This Is the Age of the Aged." It says:

Today the American Association of Retired Persons has a membership of over 1 million.

The association publishes its own magazine, it has pioneering medical and surgical plans, a nonprofit drug plan, legislative programs and information services, and it runs an extraordinary Institute of Lifetime Learning in Washington, D.C.

The institute has courses in modern office procedures, refresher typing, refresher shorthand, lipreading, current events, philosophy, literature, and the arts. Some of the aged enrolled at the institute know they will be blind one day and they take typing to be able to communicate by letters. Some know their hearing will go and they take lipreading courses to avoid the frustration of silence. Some have wardrobes that have been too long in the closet, and the sewing classes specialize in remodeling clothes. Many women at the institute have conquered the technique of the electric typewriter, so that they can conquer the frustration of their limited pensions.

Realizing that many of our members are not able to afford even the modest tuition for courses at the institute, we offered, at no cost, a most helpful, practical program for persons with limited incomes that might very well be extended to every community across the Nation. It was called the "Consumers Forum" and we are deeply grateful and indebted to Mrs. Esther Peterson, the President's Assistant for Consumer Affairs, for her cooperation and that of the President's Committee on Consumer Interests in planning and conducting this program.<sup>22</sup>

We appreciate the reference that Mrs. Peterson made to us yesterday, but we are very grateful for her willing cooperation. At our pavilion, "Dynamic Maturity," at the New York World's Fair last fall, Mrs. Peterson addressed a large audience and later appeared on the closed circuit television program at the RCA Building, speaking on behalf of consumer affairs and our consumers forum.

Following this initial presentation, 12 weekly meetings were held in the lounge of the institute every Wednesday afternoon. Approximately 175 to 200 were in attendance at each session.

The speakers were authorities on the subjects and were rewarded by the grateful appreciation of the audience. Typical of the down-to-earth dollars and cents subjects were these: credit, nutrition, understanding the label, frauds and deceptive devices, coin-operated machines, skin and hair care, the clothing we buy, better use of frozen

<sup>22</sup> Related statement by Mrs. Peterson on p. 174, app. A.

foods, a small garden, cooking meals on a hotplate, and a basic budget discussion on "Where the Dollars Go."

These sessions were so well received that future forums are being planned to include the many other topics so important to the fixed and lower income groups.

Our original plans called for consumer information centers, where this information and material would be available. These could be manned by volunteers and might well be considered as a project within the war on poverty program. Few educational programs could have such direct and immediate interest and impact on persons struggling to maintain themselves with a substandard income and, at the same time, restore their dignity and feeling of independence.

As a member of the Task Force on Programs for the Older Poor of the Office of Economic Opportunity, recently announced by Mr. Shriver, I have an added interest in initiating and supporting projects and programs for older persons within the scope of the present legislation.

A positive health education program, including tests, examinations, and screening to prevent and detect disabling and crippling illnesses is desirable. I am glad to see Dr. Chinn come in, and I would like to express our special appreciation to his office for their fine cooperation—we are developing a positive health education program.

Grants or funds for basic programs like those of the institute would not only provide practical information and assistance, but create a feeling of belonging and social usefulness.

Each of these programs with a wide range of subject areas can be offered in such a way that any stigma of charity or welfare will be removed and the feeling of security and independence strengthened.

As the Nation's largest membership organization of older persons, we pledge our support in any of the areas where we may be of service—confident that there is a major responsibility for the older American to play, not only in the war on poverty, but the realization of the Great Society.

Mr. FITCH. You might be amused at the story going around about the war on poverty. A very dejected older man saying to himself, "They used to tell me I was poor, and then they said, no, I am not poor, I am needy. Then somebody said that needy was not the correct term, I was really deprived. Somebody else said I wasn't deprived, I was disadvantaged."

And the poor man finally concludes, "I don't have a dime, but I have got a wonderful vocabulary."

Too often we are confronted with a battery of words. We need to find real meaning. An organization like ours has identified leadership. Where we have local groups, I would honestly like to see them deeply involved in working with the poverty program in the communities where they live.

Senator WILLIAMS. What do you think of that phrase, "senior citizens"?

Mr. FITCH. What?

Senator WILLIAMS. What do you think of the phrase "senior citizens"?

Mr. FITCH. The phrase "senior citizens." Frankly, I don't like it.

Senator WILLIAMS. I don't either.

Mr. FITCH. And if you will notice, anytime we use the words "senior citizen" in our publication, we use them in quotations.

Our president, Dr. Ethel Percy Andrus, who is now about 81 years old, in her favorite speech says, "Don't call me a senior citizen. I am old. It is an achievement. One cannot command respect. It must be earned." And I think also that we ought to eradicate the expression "senior citizen." Politically, I suppose it is important to have a group identified, but in terms of most of these older people, many of them would rather be thought of as responsible citizens rather than senior or junior citizens.

Senator WILLIAMS. I agree.

Mr. FITCH. We welcome this opportunity, and we would like to feel that as an organization, a private organization, nonprofit, that there is an important function for us to play. We have tried to promote the philosophy among our members that they shouldn't retire their experience; that they should be responsible and serve where they can in helping those who are probably less advantaged. The income of some retired teachers is unbelievably low. Many of them have taught for 25 and 30 years, and in some States they are getting less than the minimum social security. They have pride and make a good appearance, but nevertheless, they are getting by with very minimum incomes.

Senator WILLIAMS. Generally, in the various States, are there mandatory retirement ages for teachers?

Mr. FITCH. That's right. Even in many of the States where they are looking for teachers to swell the ranks, they still have limitations.

Senator WILLIAMS. What is the average run, 65?

Mr. FITCH. Sixty-five is still generally the age that the teachers must retire. The same kind of income limitations have been placed on teachers as other social security beneficiaries in terms of the number of hours they are able to substitute. In some places, this is changing.

Senator WILLIAMS. Not in terms of hours, but in terms of income, under social security.

Mr. FITCH. Social security limitations are in terms of income. For a teacher it amounts to about the same thing. They are restricted in terms of the number of days that they can come back and teach.

Senator WILLIAMS. Are you familiar with this, the Head Start program?

Mr. FITCH. This is for the preschool child. Yes. Actually, some of our teachers have been doing a kind of a Service Corps type of job in coaching underprivileged or the undereducated. Many of them have been working with penal institutions, where some of these children have been dropouts, and will be permanent dropouts unless somebody can help keep them tutored to the point where they can come back into the classroom.

We feel that this is an area where they can be very helpful, and certainly they are dealing in poverty areas, but certainly it seems to me that almost any area where children are being suspended from school until some kind of determination can be made, unless their education can be kept current along the way, they can't go back into the classrooms again.

I think this is an important role for some of the poverty areas. Many of our teachers, active and retired, serve as monitors and tutors in places where children can get rid of their crowded departments, where they can study and have a better chance to learn.

I think there are many practical programs that can be worked into the total program of the Economic Opportunity Act and still use the framework of the activities that are on-going, but expanded, with the funds and the know-how that will be coming into the program.

Senator WILLIAMS. I observed up in my hometown, as a matter of fact, the school where my younger kids go, a most imaginative principal persuaded a retired teacher to come back to school, and this might be described as a catchup program. Youngsters who are in school, but were well behind their age level in just the business of living—proper eating and fundamentals, and it is working magnificently, for both the kids and for this retired teacher.

Mr. FITCH. It works very well. I think one of the problems has been a great tendency to separate older people and put them in communities aside, instead of trying to incorporate them into the community with all other age groups, working with teenagers as well as the underprivileged children that we talked about in terms of adopted grandparents program.

You mentioned the question of competing for jobs. I have the feeling that because more older people are in the population, they have created a whole new range of service-type jobs and are uniquely well qualified to serve as home aids.

I have the same situation in my own family, where my father had to stay in the hospital for about 5 days longer than he needed to because there wasn't anyone available who could stay with him at home. I think there is a wide range of services.

The mature older person is well qualified to come in and serve in home care positions. What we really need to do is to be realistic about cooperating with organizations in the community that would provide training and service as a reference point.

I certainly also believe that as Mrs. Peterson has said, as the interest in our program has shown, that this consumer program is really down to earth. It is shocking to see how people would take their limited funds and go and buy without looking at the label. Sometimes they buy larger cans than they needed; sometimes they would get a whole tomato when actually the quality was just as good in the smaller one, but the other one costs twice as much. Many of these people had to be taught how to shop, what to look for, and to make the most of the limited funds that they do have.

There should be community information centers right across the country. This ought to be a part of the community action program.

The concern that we have now, almost our greatest, is the one that your committee is concerned with, the exploitation, the frauds and quackery involving older persons.

The column I have in a recent magazine asked our members to share some of their experiences or that of their friends.

These are heartbreaking stories. Most of them do not like others to know. We agree with your committee that these things shouldn't be permitted to happen; that there ought to be some place in the community where they can go for information and eliminate the threat.

This is part of poverty. This is part of the consideration of a total program for all age groups, but especially of older persons.

Senator WILLIAMS. Did you read all of your statement?

Mr. FITCH. Sir?

Senator WILLIAMS. Did you read all of your statement?

Mr. FITCH. I summarized all of the information that was in there; the full copy will be submitted.

Senator WILLIAMS. Well, you have been helpful indeed. You have answered my questions before they were asked.

Mr. FITCH. This is because I was preparing the answers to the questions that you were asking the previous witnesses.

Senator WILLIAMS. How about you fellows? Bill?

Mr. NORMAN. I would like to ask Mr. Fitch about the proposed Senior Corps. As I understand it, you would favor some means whereby older people could render needed services in their own communities. Is my interpretation correct?

Mr. FITCH. As a matter of fact, we were a little disappointed, after the Peace Corps had been initiated, that older persons had not been included. There was also great interest in a domestic service corps for older persons, or at least that could include them. We were quite disappointed when we were told in a communication that a senior service corps was no longer a possibility, that the concept would be incorporated in the overall poverty program. I think there is a need for a senior service corps. The activities of our own people around the country in the chapters are, in fact, performing a senior service corps function. They could be multiplied by many times with others who would also like to serve.

I think there is a definite need.

Mr. NORMAN. Would you think it would be better to employ these people and to pay them, or to permit them to render services on a volunteer basis, only paying out-of-pocket expenses? What would be your reaction to that?

Mr. FITCH. If I might speak in behalf of some of these older people, most of them really don't want something for nothing. They like to be of service where they can, but on a limited income, they really don't have the funds for bus fare and lunches.

I think that if they could be reimbursed for whatever the additional expenses they might have in serving, whether it be lunches away from home or transportation, this is all that I think most of them would need to have in order to offer their services.

Most of them like the feeling that they are helping someone else. They want to be needed. They want to serve. I frankly would not like to see the pattern of volunteer services spoiled by feeling that they have to do it for payment.

Mr. NORMAN. Do you think this might be a means whereby some of them who want part-time employment or want to supplement their income by employment income, a means whereby they might get back into the employment stream?

Mr. FITCH. I think you have two approaches. There are two questions. I think there is one, where there is a place where they can offer their services as volunteers and it seems to me where there is need to supplement their income, that there ought to be a reasonable reimbursement for the hours they serve.

I am thinking in terms of those who might come into a home to serve as a home assistant or a home aid. I think for the most part, they should be reimbursed on a reasonable hourly basis. Many of the things you are talking about, visiting the children in homes, and other similar services, the older persons want to do as part of their contribution to society. They don't want to give up that right.

Mr. NORMAN. Thank you.

Mr. FITCH. We should not force them to do it. One of the things that bothers me most about everything that I have seen in the poverty program is the failure to consider the rights of these people to continue to feel that they are making a contribution to society. Everything is all directed the other way. It is the problem of identifying leadership. When we help them break this cycle of poverty, let's not break their spirit at the same time.

I think it should be given in a way in which they can accept it without losing their feeling of independence and purpose.

Mr. NORMAN. Thank you.

Mr. MILLER. Mr. Fitch, yesterday Senator Allott, in commenting on the matter of developing economic opportunities, expressed the opinion that many of the present laws relating to older people tended to box them in, so that we are talking about giving them opportunity on the one hand, but have raised barriers which make it virtually impossible, on the other, for them to fully realize the advantages such opportunities might afford.

He particularly referred to the earnings limitation on social security beneficiaries, which of course tends to restrict either part- or full-time employment by older people who either now are willing and able to work.

Do you have any comment on this or other types of boxes with reference to economic opportunity?

Mr. FITCH. Sometimes it seems like we are working at cross-purposes. I testified just recently in terms of recommending amendments in the social security program where the earnings limitations should be increased to something that would be more reasonable.

Certainly as long as we are talking about anything under \$3,000 for a family being within the poverty category, whenever we cut off earnings under social security less than that, it seems to me that we are not being consistent. We feel that the earnings limitations should be increased, so that more of them can accept full-time employment.

We know this has been a barrier for many employers who have said that they "just can't play around with" an employee who can't continue, or would have to stop several months before the end of the year.

Realistically, I know how much it costs the Social Security Administration to remove the earnings limitation, but I think it should be raised to the \$1,800 that is being proposed, or even higher.

I would say anywhere around \$2,000 or \$2,400 would not be unreasonable. In terms of the social security amendments the medicare part is certainly important but not enough information has been focused on the other parts.

We would very much like to see the million and a half older persons who retired as teachers and others before social security came into existence blanketed in under the social security program. These

are individuals who will not be around too much longer, but these are the ones who are really being deprived with lower incomes.

There are only a million and a half involved but we would very much like to see them blanketed in under the social security program for the minimum, or at least the transitional, amount of \$38 or \$35. These have been neglected people who are very much in the poverty pocket.

Mr. MILLER. By "blanketing in," you mean without reference to any quarters of coverage?

Mr. FITCH. We have gone a long way from a wage-related program. It would be much better for these individuals to be blanketed in under the social security program, and have a little more feeling of dignity or independence in accepting it, than to be treated as a charity case or a welfare client.

Senator WILLIAMS. Well, thank you again, very much.

Mr. FITCH. Thank you. It has been a real privilege.

Senator WILLIAMS. We will be touch with you later on a couple of matters.

Mr. FITCH. As a matter of fact, I would like to talk to you further about your committee on frauds as well as any other type of cooperation we can extend to the committee or the OEO program.

Senator WILLIAMS. I would like to call on you to help me to report on some of these matters sometime, maybe on a television program.

Mr. FITCH. I would like very much to. Thank you.

Senator WILLIAMS. This concludes the hearing at this point, although this same subject will now go on the road. I believe we are going to New Jersey next.

Mr. NORMAN. That's correct.

Senator WILLIAMS. Well, I want to commend all of the staff who have developed this truly significant, magnificent hearing.

Mr. NORMAN. In behalf of the staff, thank you, sir.

Senator WILLIAMS. Thank you.

The committee stands adjourned.

(Whereupon, at 11:35 a.m., the hearing was adjourned, to reconvene on call.)

# APPENDIXES

## APPENDIX A

### QUESTIONS TO FEDERAL DEPARTMENTS OR AGENCIES WORKING DIRECTLY WITH THE OFFICE OF ECONOMIC OPPORTUNITY<sup>1</sup> AND THEIR SUBSEQUENT REPLIES

The committee chairman, in letters written on June 4 to Federal agencies associated directly with the Office of Economic Opportunity, said that the work of the OEO "must be considered within the context of its relationship with Federal departments or agencies also concerned with the special problems of low-income citizens."

Included in the letter to each agency were specific questions or requests to be answered by the agency concerned.

The specific questions asked and the responses of the individual agencies appear in this appendix.

#### Department of Agriculture

(Chairman Smathers' questions and the Department of Agriculture responses follow:)

Question 1. Food stamp program: What, if any, relation has this program had thus far to programs authorized by the Economic Opportunity Act, and what, if any, potential does this program have for bolstering and improving these programs?

Question 2. Extension services: What attempts have been made to build extension services into local community action programs of the OEO? Will there be, for example, direct coordination of OEO consumer education programs with your extension programs? What other opportunities exist for cooperation? Can vigorous elderly volunteers be trained, for example, to alleviate the growing shortage of home economists?

Question 3. Rural housing: Is consideration given in OEO community action programs to the rural housing needs of the low-income elderly? Do you have any suggestions for coordinating rural housing programs administered by your Department with OEO programs? \* \* \*

#### THE FOOD STAMP PROGRAM

The Food Stamp Act of 1964 was considered by President Johnson one of the first and important measures in the antipoverty effort. Although legislatively, it has no specific relationship with the Economic Opportunity Act, its intent is to improve the diets of low-income households by supplementing their normal food purchasing power. It is presently in operation in 110 counties in 29 States. Participation is not limited to families receiving welfare assistance. It is open to other low-income families such as those living on limited social security and other pensions. In each area that has a food stamp program, special efforts are made to alert Golden Age Clubs and senior citizens groups to the potential benefits of the program to them. It is an attractive program to the elderly because they may buy the types and kinds of foods and in amounts that suit their

<sup>1</sup> A statement and supplementary responses from Mr. Sargent Shriver, Director of the Office of Economic Opportunity, appears in the text of the hearing, pp. 66-71.



personal preferences. The supplementary food assistance provided also makes it possible for many to afford special dietary foods that they should have but could not afford without some help. This program is also attractive to elderly citizens because they have part of their own money invested in the coupons and they can shop with dignity and pride.

The food stamp program, made more widely available, will serve to augment the total economic opportunity effort. The program is an excellent vehicle through which to reach elderly citizens not only with positive, tangible help, but with information on their nutritional needs.

#### EXTENSION SERVICES

1. What attempts have been made to build the extension services into the community action programs of the OEO? We are aware of a number of community action programs that have been developed that have included provisions for financing added extension workers through the community action program. We do not know how general this may have been.

2. Will there be, for example, direct coordination of OEO consumer education programs with your extension program? The extension service is most willing to cooperate with OEO in every way possible in local programs. The newness of their work and their channels of operation directly with community action groups have limited the coordination.

3. What other opportunities exist for cooperation? Opportunities exist for cooperative development of programs in all those areas spelled out in the material below as areas in which extension has a competency to serve older people.

The competencies of the cooperative extension service make possible a wide variety of programs and services for the older people of our Nation. A staff of professionally trained people are located in virtually every county of the United States, but the number of staff is woefully inadequate to carry on as comprehensive a program as is needed to help the elderly. The present county extension staff is already fully occupied with high-priority work. Presently, the extent of the work conducted by extension is made possible by the use of volunteer leaders who teach neighborhood groups and conduct community service programs.

Recognizing (a) that lack of knowledge is the older person's worst enemy when it comes to buying, preparing, and eating food, (b) that older persons, in particular, have difficulty distinguishing between authoritative writing and that of the faddist, pseudoscientist, and propagandist, and (c) that along with health, money is unquestionably on the minds of most older Americans as they struggle to maintain independence, local extension home economists, through their informal educational programs, can provide factual information of interest to and needed by older people, such as:

(1) A basic diet to provide good health; how to use donated foods; use of the food stamp plan; meal planning at low cost.

(2) Housing, including low-cost housing; planning for safety, conveniences and energy saving in housing features; information about grants and loans for housing.

(3) Money management, including income-producing and income-conserving possibilities, such as canning and producing foods at home, where feasible.

(4) Estate planning, such as transfer of property; inheritance laws; wills, and partnership arrangements with younger members of the family.

(5) Family relationship, such as how to live in a three-generation household; preparing for the later years.

(6) Consumer education, with special attention to frauds and quackery.

#### *Opportunities for purposeful activity*

The extension service multiplies its outreach through the use of volunteers in both the youth and adult program, recognizing (a) that we are in an age when intellectual resources are increasingly at a premium, (b) that the over 65 portion of the population have certain usable skills, and (c) that senior citizens need opportunities to participate in community affairs.

Older people may find opportunities through extension to teach the skills they acquired through the years. They can also learn new skills and subject mat-

ter through extension's resources. Once trained, they teach others in their own communities or in other areas where trained leaders are needed, either as volunteers or paid nonprofessionals.

Plans for using paid nonprofessional leaders to alleviate the shortage of extension home economists have been included in home management projects for low-income families submitted in some community action programs under the Economic Opportunity Act. Senior citizens should not be overlooked as a source of paid nonprofessionals.

#### *Work with other agencies*

County extension staff members, as workload permits, assist in organizing local councils to study needs of older people, and plan for community action to serve these needs. In some instances, county extension staff members have helped senior citizens to plan for cooperative community housing for themselves with Federal aid or through other sources.

Extension staff members work with all persons in the community to help them know of existing health agencies and how they may be used in elimination and treatment of health problems to the fullest extent of their resources.

In many instances where extension resources are available, staff members, in cooperation with State health authorities, have carried out educational programs with nursing homes to improve safety and sanitation to raise the quality of food served, and to cut operating costs due to inefficiency of facilities, equipment, and personnel.

#### RURAL HOUSING

Nearly one-third of the 18 million people over 65 in the United States live in rural areas. Four million of these elderly rural people live in small towns and about a million and a half live on farms. Almost half of the elderly persons in rural areas do not have adequate housing by any reasonable standards. As a group the elderly are in low- or moderate-income categories. These citizens do not wish to move to urban areas where housing facilities are adapted to their needs. Their desire is to spend their declining years in the environment in which they have lived all their lives, close to their friends, their church, their social organizations, and their families.

The Department of Agriculture, through the Farmers Home Administration, makes and insures loans to finance rental housing for senior citizens in rural areas. The first rental housing project financed under this program was opened for occupancy in October 1963. It is located in a rural community in Ocean County, N.J., where a high percentage of the farm and rural residents are 62 years of age and over. The loan was to finance 48 modern attractive apartments suited to the special needs and activities of senior citizens. The Farmers Home Administration has since approved or authorized approval of 66 projects in 21 States.

Throughout the rural area there is a considerable amount of enthusiasm with the possibility of low-cost rental housing in rural communities where a number of senior citizens may have inadequate housing. Many different groups throughout the rural areas are presently engaged in planning projects of various sizes. The Farmers Home Administration program of loans to provide housing at a cost the elderly can afford is available to groups and individuals in rural communities which includes towns of 2,500 or less. Groups organized on a nonprofit basis with a broadly based ownership obtaining loans through the Farmers Home Administration for the purpose of providing low-cost housing for rural residents age 62 years or over should be able to qualify for assistance through the OEO community action program.

Our rural low-income senior citizens living in small community groups should provide an excellent opportunity for the OEO community action program to serve some of the basic needs other than housing of our elderly rural persons. Many of their needs cannot be met without public and private support.

Community action programs can help rural communities mobilize their resources to take positive action in providing new, suitable living opportunities for our senior citizens in satisfying their need for:

- An economic and social base on which to base dignity.
- Activity with recognition.
- Friends and relations all through life.
- A continued or new purpose in life.

Special community action programs directed toward meeting the needs of our rural senior citizens would go a long way toward helping them maintain their independence and help them continue doing the things they have always enjoyed doing, taking part in social activities, learning new skills, and enjoying living, even into old age.

The Farmers Home Administration is also meeting the housing credit needs of elderly rural families who desire to own and live in their homes. Long-term, low-interest rate loans are available to the rural elderly to construct a home on property owned or loans may be made to buy a previously occupied dwelling or a building site on which to build a home. Senior citizens who do not have sufficient income to assure repayment of the loan may receive housing credit if a person who has sufficient income to meet the payments that become due will cosign the note.

Community action programs should involve the rural elderly living in their individual homes throughout the rural community as well as the rural elderly living in groups. Participation in organization activities, homemaker services to improve home management skills, health services and counseling are some of the many activities that can be supported and coordinated within the community action program to help the rural elderly.

In addition to the rural housing programs which were designed specifically for elderly citizens, other credit services of the Farmers Home Administration are also utilized to assist these individuals. For example, some elderly citizens living on farms or in other rural areas need credit to finance a small farming operation or a small nonagricultural enterprise so as to improve their incomes and levels of living. Farmers Home Administration operating loans or economic opportunity loans, depending upon the situation in each case, are used to meet these needs. In some instances these same individuals also obtain rural housing loans to improve their housing situation.

DEPARTMENT OF AGRICULTURE,  
*Washington, D.C., June 14, 1965.*

DEAR MR. CHAIRMAN: We are very much interested in the hearings before the Senate Special Committee on Aging mentioned in your letter of June 4, 1965.

In his February 4, 1965, statement to the Congress, the President said:

"Rural communities often lack the specialized organizations found in major cities which keep informed of development programs and initiate action to make use of them. Special measures must be taken both by the States, and by Federal agencies to reach rural people, particularly in remote areas."

The President further stated:

"The Secretary is creating within the Department of Agriculture a Rural Community Development Service, which will have no operating programs of its own but will devote its energies to assisting other agencies in extending their services. I have requested funds in the 1966 budget to finance this service \* \* \*."

The need for this special effort called for by the President is indicated by the fact that—

Almost half of the families with money incomes under \$3,000 live in rural areas, although fewer than one-third of America's households are rural, and a large portion of these rural families with incomes under \$3,000 are elderly.

Rural America has almost three times the proportion of dilapidated and substandard houses as urban America. In too many instances the occupants of this dilapidated and substandard housing are elderly citizens.

For every three dentists and pharmacists available to the average city family, there is only one on whom the rural family may call.

Emergency services such as ambulances are often nonexistent in rural areas.

Health and welfare services are often not used by rural citizens who find difficulty in making the trip to the nearest city or town.

Services cannot be provided to rural people in the same proportion as to urban people without special attention to the problems of meeting a dispersed population, the problems of overcoming timidity and failure to understand, and the problems of providing personnel that knows how to make the assistance and facilities authorized available to rural people.

Rural areas have received only a small portion of the assistance made available to date under the economic opportunity administration program. Money going into rural Office of Economic Opportunity community action programs has been running from 5 to 13 percent of the total, despite the fact that almost half the poverty is in rural areas.

The Rural Community Development Service, the new agency established within the Department of Agriculture, has been given the specific assignment of making sure that services of all Federal, State, and local agencies become more readily accessible to rural people.

Plans for this new agency provide that it will help various agencies in the field equip themselves with information and expertise so that they are able to give full satisfaction to anyone coming to them as to the services which are available and the procedure that is necessary in order that the application for the services receives fair consideration.

Secondly, the Rural Community Development Service will follow up and expedite the processing and consideration of applications for assistance. Thus, the agency will assist the applicant approach the agency having the service needed and make sure that questions or technicalities have been cleared away to the extent possible.

Thirdly, the Rural Community Development Service will endeavor to plan for better coordinated and more comprehensive solutions to the problems of rural residents and rural communities.

It is proposed that the Rural Community Development Service will develop plans for "packages of programs" which will combine services originating from the various agencies of the U.S. Department of Agriculture as well as other branches of the Federal Government. In some instances, a variety of programs can be linked together so as to reinforce each other and enlarge the total impact upon the citizens' problems. An illustration of this is as follows:

It might be possible to combine a number of existing Government services, and to initiate activities under existing authorities, to develop a program for retiring farmers that might as much as double the amount of retirement income available for some farm couples above what they might expect unless the proposed special services and guidance are provided.

The social security program, which is now available to self-employed farmers, and which now incorporates the new "medicare" provisions, would provide the basic foundation of this retirement system. It would be possible to reinforce and enlarge this basic source of old-age security in a number of ways, including:

Special counseling services, which are available from the Social Security Administration, but which now reach rural residents only very rarely, and give inadequate attention to the special problems and opportunities that often arise in the case of retiring farmers.

Guidance in making advantageous arrangements for disposition of the retiring operators' farm assets, in order to provide maximum retirement income, and if desired, a lifeestate for the retiring farm couple in the use of their home.

Development in the community of special recreational landuse ventures or farm-enlargement that would create an opportunity for a more advantageous plan for disposing of the farmer's assets than the usual type of outright sale.

For those who are eligible, credit assistance under the senior citizens housing loan program, either for rehabilitation and modernization, or construction of a new retirement home.

Development of community medical and nursing care facilities, with special provision for retired persons.

There are doubtless other "packages" which can be developed to assist the older citizen, and in many instances the Economic Opportunity Act authorities can be fitted into such an approach. If you would like to explore these possibilities with us, we will be glad to have some of the people in the Rural Community Development Service talk with you.

Responses to your specific questions on the food stamp program, the extension services, and rural housing are enclosed.

Sincerely yours,

ORVILLE L. FREEMAN.

DEPARTMENT OF AGRICULTURE,  
Washington, D.C., July 27, 1965.

HON. GEORGE A. SMATHERS,  
Chairman, Special Committee on Aging,  
U.S. Senate.

DEAR MR. CHAIRMAN: This is in further response to your letter of June 29, 1965, asking a number of questions concerning the relationship of the Department of Agriculture programs and the problems of the aging.

With respect to the food stamp program, we are currently operating under a plan, within a \$100 million limitation for 1966, which will extend the program to additional areas within the country, reaching approximately 1 million persons in low-income households.

In those areas where the food stamp program is operating, existing State, local, and private agencies which carry out informational and educational programs for consumers are mobilized in an effort to carry out food and nutrition education programs for food stamp families. We encourage these agencies, acting through their own coordinating committees, to make special efforts among low-income aging persons—to point out the importance of an adequate food intake and the advantages to be gained by their participation in the food stamp program. Among many aging persons, particularly those living alone or with other aging persons, one of the basic problems may be to motivate them to maintain adequate food consumption levels.

As an example of this type of activity, a special effort was made to reach older Americans in May—Senior Citizens Month. Several examples of programs conducted in connection with Senior Citizens Month are listed below:

Alabama: The food stamp nutrition education committee used this Senior Citizens Month theme to start a long-range program for working with Golden Age Clubs. The committee set up 22 displays designed to appeal to the elderly in places where elderly persons gather.

Special handout leaflets containing nutrition information for older persons were designed and distributed by the committee. Our representatives worked with news media to include the nutrition and food stamp story in features built around Senior Citizens Month.

Connecticut: In May, the State director of the food stamp program spoke to the Retired Workers Council in the Waterbury area where the program was scheduled to start on June 1. The council has an extremely active membership of approximately 3,800 persons. In 3 days, the State director spoke to 750 members at "standing room only" meetings. Other meetings were held because of the heavy turnout. Unions and companies in the area are including the food stamp story in their preretirement educational programs for employees who are reaching retirement age.

Missouri: During May, a concerted effort to meet and talk to organized groups of senior citizens in the city of St. Louis where the program is in operation, resulted in 250 person-to-person meetings. As a result, many of these senior citizens applied for the food stamp program.

Tennessee: The food stamp program committee arranged to have special food stamp informational material sent to all recipients of old-age assistance along with their monthly checks during May. A special effort also was made to contact senior citizens clubs and elderly tenants of a large housing center.

One paragraph of your letter related to the Extension Service and its use of nonprofessional leaders. The Extension Service has traditionally made extensive use of voluntary leadership to extend its programs beyond the boundaries imposed by limited professional staff.

Some experience in recruiting, training, and supervising paid nonprofessional workers is being gained. In a pilot project in Alabama, two nonprofessional workers in each of four counties are employed by the Extension Service. All eight women work with families of extremely limited income. Two of the eight are between 45 and 50 years of age. Since funds were limited, work has, to a large extent, been with families having children—helping them to improve their home environment, nutritional status, management of family resources, child care practices, and to generally raise their level of living.

In Arkansas, paid nonprofessionals in three counties are serving as leaders of programs for youth from low-income families to help them become useful productive citizens by acquiring new knowledge and skills; teaching them to

appreciate the value and dignity of work, learning to accept and discharge responsibility, and to be of service to others.

In a number of instances, the Extension Service has trained nonprofessionals employed and supervised by professional workers from other agencies. Two such examples are: (1) Cooperating with the Welfare Department of Milwaukee County, Wis., Extension home economists have intensively trained nearly 200 women (all of whom were receiving aid themselves) in home management. Nearly one-third of those trained have been assigned, by welfare, several families with whom they work and for which they are paid, (2) in Erie County, Pa., Extension Service home economists have trained housekeeping aids employed and supervised by the local public housing authority.

Currently, our Federal Extension Service home economics staff is developing an impressive set of materials to be used by the professional worker in training the nonprofessional, volunteer or paid, to work with families.

The Extension Service's interest in and enthusiasm for the use of the paid nonprofessional is limited only by lack of resources to finance such projects.

Experience suggests that a professional worker devoting full time should have no more than 15-30 nonprofessionals to train and supervise. The present professional staff could extend their efforts by the addition of a smaller number of nonprofessionals.

We are aware of some community action program proposals under the Economic Opportunity Act to provide funds to contract with the Extension Service for recruitment, training, and supervision of paid nonprofessionals. The Office of Economic Opportunity tells us that a summary of the number of such proposals submitted and accepted is not available at this time.

You asked how many extension workers are now at work. We have workers in 3,150 counties—approximately 10,800 are located in local county offices. This staff is supported by nearly 5,000 subject matter specialists, supervisors, and a limited administrative staff based at the land-grant colleges and universities.

Engaged in county work are approximately 6,500 agricultural workers and 4,200 home economists. While records show approximately one-third of the time of the staff is devoted to youth work, we have made no effort to determine how much of the remaining time is devoted directly to the elderly. In most instances adult audiences have not been separately identified.

An agreement has been signed between the Extension Service and the Governor's office in Texas in which the Extension Service accepts responsibility for organizing county councils of aging and assisting such councils to function effectively.

Michigan's Branch County extension workers, particularly the home economist, have been very active in the organization and functioning of the council there. The council, with the help of the extension service, has been especially active in getting low-cost housing for the elderly.

A report from the Hinds County, Miss., extension home economists illustrates how extension workers and their trained volunteer leadership teach groups in senior citizen centers. Extension homemaker clubs, working with the extension home economist, have assumed responsibility for craft activities. One rural club in the country has "adopted" 12 older friends in the neighborhood and made possible a "Spend the Day" party once a month.

Other examples illustrate extension workers, especially home economists, working in communities to help get nursing homes established. Helping communities survey the needs of the elderly and conducting classes in nutrition, work simplification, plans for retirement, making of wills, and consumer education especially aimed at helping the elderly avoid frauds and quackery are a few ways extension workers aid the elderly.

We do not know of any specific examples or plan for OEO community action programs to serve basic needs other than housing of our elderly rural persons. We introduced the thought in our earlier submission on the basis that a number of problems that confront older people could be solved when groups of older persons were living together. We do not have any examples at hand that exemplify our suggestion that community action programs should involve the rural elderly living in their individual homes, nor do we have any specific information on economic opportunity loans made for the express purpose of assisting elderly citizens in rural areas.

The Farmers Home Administration, under title V of the Housing Act of 1949, as amended in 1962, makes direct and insured loans to provide rental housing in rural areas for senior citizens, 62 years of age or older. These loans fill a housing credit gap in rural areas and offer an opportunity for senior citizens

to maintain their independence and to live out their lives in dignity in the communities where they have spent their working days and where their roots are deepest.

Loan funds may be used to construct, purchase, improve, or repair rental housing designed to meet the needs of senior citizens who are capable of caring for themselves. Housing may consist of apartment buildings, duplex units, or individual detached houses or cottages suitable for independent living by senior citizens. Funds may also be used to provide appropriate recreational and service facilities, to buy and improve the land on which the buildings are to be located, and to develop the water, sewage disposal, heat, and light systems needed for the housing. Loans may not be made for nursing, special care, or institutional types of homes.

A senior citizen may use loan funds to buy a previously occupied house or to buy a site on which to build his home as well as to build or repair a home on land he owns.

Under the Economic Opportunity Act of 1964, the Farmers Home Administration makes loans to low-income farm and nonfarm rural families who need small amounts of capital to improve their earnings but are unable to obtain credit from other sources at reasonable rates and terms. These loans can open up many new opportunities for families to improve their incomes and achieve at least a modest increase in their level of living. Of the first 615 economic opportunity loans reviewed, it was noted that 21 $\frac{1}{10}$  percent of them were made to the age group 60 or over.

Dr. A. T. Mace, Deputy Administrator of the Rural Community Development Service, has been in contact with Mr. William E. Oriol of the professional staff of the Special Committee on Aging. Dr. Mace will be glad to work with Mr. Oriol in developing any information that we have available to assist in your review of this activity.

Sincerely yours,

JOHN A. BAKER, *Assistant Secretary.*

### Housing and Home Finance Agency

DEAR SENATOR SMATHERS: It is a pleasure to have this opportunity to respond to your request for a description of the activities within the Housing and Home Finance Agency, bearing on the war on poverty as it affects senior citizens.

As of June 30, 1965, an estimated total of over 101,000 specially designed housing units for senior citizens had been completed or were under construction through the several housing-for-the-elderly programs administered by the HHFA. In addition, 47,500 units for the elderly had been approved and should move into the construction stage in the near future.

These 150,000 units can stimulate effective participation by senior citizens, both as beneficiaries and as contributors to their low-income fellow citizens. Further enlargement of the role of the elderly should result from the recently enacted Housing and Urban Development Act of 1965, with its major new programs of rent supplements, grants for home rehabilitation and the development of neighborhood facilities, in addition to the liberalization and expansion of existing programs.

In response to your request, the attached statement suggests various ways OEO community action programs and others can work with HHFA programs to reach the common objective of "improving the living conditions of the elderly," and provides information concerning activities already underway or in the planning stage.

The statement also includes a description of the present HHFA senior citizens housing programs and a summary of the new programs and liberalizing provisions of the 1965 Housing Act.

We hope the statement will be helpful in your important studies of the programs administered by the Office of Economic Opportunity as related to the special problems of low-income senior citizens and the potentials for further increasing cooperative efforts between OEO and other Federal programs in this critical area of need.

Sincerely yours,

SIDNEY SPECTOR,  
*Assistant Administrator, Housing for Senior Citizens.*

HOUSING AND HOME FINANCE AGENCY AND OFFICE OF ECONOMIC OPPORTUNITY  
COOPERATION IN THE WAR ON POVERTY ON BEHALF OF THE ELDERLY

## INTRODUCTION

The Housing and Home Finance Agency and its constituents, through local housing authorities, local urban renewal agencies, and private sponsors of housing for senior citizens are involved in various Office of Economic Opportunity programs, particularly the community action program, VISTA, and the Neighborhood Youth Corps. Examples of such cooperative activity include the following:

In some communities, senior centers in housing for the elderly projects are being used in community action programs as "one stop" sites for jobs, services, volunteers, etc.

Local housing authorities are involved in various Office of Economic Opportunity programs which are serving the elderly in such areas as community action, consumer education, tutoring and education, and work experience.

In Detroit, Mich., a community action program community organization worker has been assigned to an urban renewal area.

In Miami, Fla., the Miami Housing Authority was one of the first sponsors of a VISTA project.

In Denver, Colo., VISTA workers under other community sponsors, are living in low-rent public housing and are serving senior citizen residents of the project.

VISTA workers are living and providing services in a low-rent public housing congregate project which houses elderly Indians in Pine Ridge, S. Dak.

In Hartford, Conn., VISTA volunteers are assigned part time as relocation aids in the local urban renewal program.

In Corinth, Miss., the local urban renewal public agency is also the community's antipoverty agency.

In Kansas City, Mo., 14 members of the Neighborhood Youth Corps are participating in various aspects of project operations at Primrose Villa, a housing for the elderly project financed under HHFA's senior citizens direct loan program and sponsored by the Western University Holding Corp. of the African Methodist Episcopal Church.

There are many opportunities for further activity by and for the low-income elderly, and the HHFA, through its various programs, will contribute significantly to the war on poverty.

## ACTION TO IMPROVE LIVING CONDITIONS OF THE ELDERLY

*Community action programs and senior centers*

Through the type of programs possible at senior activity centers, older people in the poverty category can achieve new opportunities for meaningful and productive living in their retirement years. These activity centers provide excellent opportunities for the provision of health, recreation, and social services to impoverished older people through community action programs. They are a means through which older people can benefit not only by services on their own behalf, but through which the elderly can contribute to their fellow citizens through volunteer service in the community and in VISTA activities.

Most housing for the elderly projects contain senior centers or other community facilities which can be used to provide many services and activity programs. These centers can be used as "one stop" sites for health care services, counseling and referral services, literacy and educational classes, consumer education, arts and crafts, vocational workshops, recreation and entertainment, and voluntary community services.

Community action programs in Boston, New York City, Cleveland, New Orleans, Denver, and Seattle are among those already involved in such services to the low-income elderly, working in cooperation with local public housing authorities. While the extent to which other CAP's are planning similar activities is not known, they could make valuable contributions to the welfare of the low-income elderly by joining with local public authorities and nonprofit housing sponsors to fund the planning of such services and by financing the employment of personnel as counselors, instructors, and leaders.

*Employment opportunities*

Employment opportunities for the elderly in senior citizens housing also could be strengthened and expanded by inclusion in community action program



planning. For example, the elderly could serve as aids in homemaking, nutrition and meal preparation, credit counseling, consumer education, occupational and physical therapy, arts and crafts, and in health clinics. Elderly residents also could be employed at project information centers, as elevator operators, and as assistants in groundkeeping, dining services, etc.

CAP's could provide funds to cover out-of-pocket costs for the elderly who participate in voluntary activities such as shopping services, friendly visits to "shut ins", driving groups to senior centers, clinics, planned recreational tours, outings, and similar services.

#### *Training of personnel*

In housing for the elderly, with hundreds of projects completed and many more under construction, there already is a serious shortage of persons trained and available to manage or administer these facilities. The shortage will intensify in the next few years as new projects are completed. CAP's could help to fill the void by providing funds with which to finance short- and long-term academic and in-service training of administrators and managers and other staff in housing for the elderly.

#### *Stimulation of housing and research in housing need*

One of the most significant contributions that community action programs could make to the elderly relates to the need to stimulate interest among non-profit groups to sponsor housing for senior citizens. Church-related groups, labor unions, fraternal and civic organizations have been and are among the leading participants in the development of housing for the elderly. However, many more are well-qualified to sponsor such projects, but despite a history of service and commitment to the elderly, they often lack knowledge and experience in housing. Too, often, they also lack the funds which are required for working capital, despite the availability of 100-percent development loans or mortgage insurance through the HHFA programs. Community action programs could provide an important service to the low-income elderly by organizing conferences on housing for senior citizens, providing guidance to groups lacking experience, and by furnishing "seed money" to assist in planning projects and to meet requirements for working capital and other expenses.

There is a very great need for research in depth and surveys of current and future demand for housing designed for senior citizens. Despite the accelerated activity in housing for the elderly in recent years, there is relatively little hard research available in this field. In cooperation with HHFA, PHA, and FHA regional and field offices and other public and private agencies, CAP's could assist in financing and developing studies and surveys to obtain more precise data on the size and nature of the market, the kinds of special design features older people need and want, and the effects of various kinds of housing on the health and welfare of older people. In addition, the projects already completed could be evaluated in order to benefit from past experience.

#### *Involving younger people in service to the elderly*

Several OEO programs oriented to youthful members of low-income families also offer opportunities to improve the living conditions of the elderly in senior citizens housing. Younger people could be employed by project managements to assist in various capacities. These include job opportunities in building and grounds maintenance, janitorial services, food services, and numerous personal services on behalf of the elderly residents, such as letterwriting, reading, errands, etc.

Younger members of low-income families could be included in community action programs to assist the elderly, as well as through the Neighborhood Youth Corps. Similarly, OEO's work-training and work-study programs could be used to develop opportunities for younger people to serve older citizens in the community. These programs could finance academic and "on the job" training in senior citizens housing, ranging from community and social services, recreation and group work to project management and administration.

#### *CAP's and the elderly in urban renewal areas*

In many areas where urban renewal has or is taking place, the low-income elderly often are found in highly disproportionate numbers. Faced with changes in established relationships and relocation to new neighborhoods, or reorientation to renewed neighborhoods, the elderly in urban renewal areas have many problems which community action programs can help to resolve.

These are some of the ways CAP's can work with URA projects :

1. CAP's could fund medical screening for displacees well in advance of actual relocation and make available referral and treatment services, both in the donating and receiving neighborhoods. The Boston Redevelopment Authority and Action for Boston Community Development (the antipoverty program in Boston Mass.) already are planning a joint venture of this type.

2. CAP's could finance the employment of professional and nonprofessional personnel to identify elderly families and individuals who will require relocation assistance and to identify their housing needs. Similarly, they could provide valuable assistance in maintaining a followup of the elderly who are relocated to new neighborhoods to assess their adjustment and to provide referral services to local agencies or other resources if necessary.

3. CAP's could finance mover-helpers and other relocation aids to assist displaced elderly people moving into new homes. Volunteers of all ages can be utilized in this process. In New York City, the West Side urban renewal project has had considerable experience in this activity which has been funded by the urban renewal demonstration program.

4. Urban renewal project site offices could be used to provide social services for the elderly in the area. In the District of Columbia, the Northwest No. 1 urban renewal area has a combination of a site office and a social service program in operation funded by the CAP, with the Redevelopment Land Agency and the United Planning Organization cooperating in service to all age groups.

5. CAP's could fund consumer education services for elderly low-income people living in renewal areas to help them improve purchasing and borrowing habits.

6. The low-income elderly often lack resources to obtain legal and related advisory services. In urban renewal areas, displacees may need assistance in interpreting tenant-landlord rights and responsibilities and CAP funds could be used with great effectiveness to provide such services.

7. CAP's might fund training of local public agency and other community staff personnel to cope with other special needs of the low-income elderly in urban renewal areas.

#### HHFA PROGRAMS OF HOUSING FOR SENIOR CITIZENS

Since 1961, under the leadership of President Kennedy and President Johnson, there has been a rapid acceleration in the development of specially designed housing for senior citizens financed with HHFA assistance. The basic emphasis of Federal programs in this field is to assist in providing not only shelter, but a home which sustains independence, promotes meaningful living, and is within the income ability of the Nation's older population. These programs are administered with awareness of the fact that aging is an individual matter of infinite variety and that there is the widest conceivable variation in needs, capabilities, desires and characteristics.

In recognition of serious gaps in the programs for housing for the elderly, this administration has recommended, and the Congress has enacted major legislation in 1961, 1962, and 1964 to assist in meeting such needs. The 1965 Housing and Urban Development Act, with its new program of rent supplements, its new approaches to public housing, and its important new grant programs for home rehabilitation and the development of neighborhood facilities, is a new landmark in the drive to provide decent housing for all Americans.

*Low-rent public housing.*—For millions of low-income older persons, the low-rent public housing program constitutes their main hope for obtaining dignified living quarters in their retirement years. The Public Housing Administration administers this program and provides financial and technical assistance so that communities may have safe, decent, and sanitary housing for low-income families who cannot afford standard private housing.

The dwellings are planned, built, and operated by local housing authorities and permanently financed through the public sale of revenue bonds sold by the local housing authorities. Any deficits in the debt service charges on these bonds, which cannot be met out of rental income, are provided by annual contributions by the Public Housing Administration.

The Housing Act of 1961 gave strong impetus to the public housing program for senior citizens, providing for an increase in room cost limits and authorizing

payment of an additional subsidy of \$120 a year for units occupied by elderly families. This subsidy is provided when necessary to enable a local authority to rent to low-income aged and still operate on a solvent basis. Since rents charged are based on the occupants' ability to pay, local housing authorities can, with the annual contributions and this additional subsidy, make suitable housing available to the elderly at very low rentals, currently averaging around \$33 a month.

As of June 30, 1965, over 90,000 units of housing specially designed for the elderly had been placed under annual contributions contracts under the low-rent program, either in projects designed specially for senior citizens or in projects which include all age groups. Nearly 29,500 of these 90,000 units were completed and under management at that time, and in addition, about 21,000 units were under construction. Over half (53,000) of the specially designed units under annual contributions contracts were in projects designed for the elderly and of these over 16,000 units were under management and 13,600 units were under construction. As of March 31, 1965, in addition to the elderly in specially designed units, elderly families were occupying over 129,000 dwellings in projects not designed specially for older people.

The 1964 Housing Act provided a further boost to the low-rent program with its new authorization estimated to provide an additional 37,500 units. Now, the 1965 Housing Act provides for an estimated average of 60,000 public housing units each year for the next 4 years. Of these, it is expected that 35,000 new units will be built each year, 15,000 purchased and rehabilitated from existing housing, and another 10,000 units leased from private owners for occupancy by low-income families. There is also a new emphasis on the use of existing housing, where up to 10 percent of the units in a privately owned building could be leased for occupancy by families in the low-income group. The 1965 act also increases the per-room cost for units designed specifically for the elderly from \$3,000 to \$3,500 (and in Alaska from \$3,500 to \$4,000).

During the past several years, local housing authorities have been planning about half of their units for occupancy by older people. With this trend, the low-rent public housing program will continue to be a major source in providing good housing for senior citizens in the low-income category. The greater emphasis on the use of existing housing also may benefit the elderly through quick availability and by obtaining housing in locations and neighborhoods familiar and convenient to them.

*Direct loan rental housing.*—A dramatic program given new and sustained stimulus in this administration is the senior citizens housing loan program. Under this program the Housing Administrator is authorized to make low interest rate long-term loans to private nonprofit corporations, consumer cooperatives, and certain public agencies for terms as long as 50 years for new construction and rehabilitation of existing structures.

The purpose of this program is to provide suitable rental housing for older persons whose incomes are too high for public housing but not sufficient to meet the cost of good housing in the conventional, completely private market.

This program has given a new outlook for suitable housing for the lower middle income elderly, who cannot afford the rents required in the regular housing market. At the same time, it includes the special features in structure and services which tend to compensate for the declines which take place with age.

The Housing Act of 1961 increased the amount that the Government could lend from 98 to 100 percent of development cost, including the cost of construction, land, necessary site improvements, and so forth. Total authorizations for this program have risen rapidly in the past few years from the original authorization of \$50 million in 1959, to \$500 million in 1965.

The 1965 Housing Act includes an amendment to the direct loan program which will reduce financing costs significantly and thereby make possible lower rents for lower income elderly. The amendment places a ceiling of 3 percent on these direct loans. In recent years, the formula by which the interest rate on direct loans is determined resulted in a considerable rise in the rate charged to eligible borrowers, thus reducing much of the advantage originally contemplated. With a 3-percent maximum, further interest and activity among eligible sponsors can be anticipated and many thousands of low-income elderly should thereby be able to obtain good housing at rentals they can easily afford.

Through June 30, 1965, the Community Facilities Administration, the HHFA constituent which administers this program, had approved 150 projects containing over 17,000 units with loans of over \$197 million. Of these, 105 projects with nearly 11,000 units and loans of \$126 million had been placed under construction; of which 67 projects with over 5,800 units had been completed, financed with loans of nearly \$66 million.

*FHA mortgage insurance.*—The third major program of housing for senior citizens is administered by the Federal Housing Administration under the provisions of section 231 of the National Housing Act. The FHA is authorized to insure lenders against losses on mortgages for the construction or rehabilitation of rental accommodations for older persons. A rental housing project may be eligible for mortgage insurance if it contains eight or more units of new or rehabilitated housing specifically designed for occupancy by persons 62 years of age or older.

Where the sponsoring group is a public instrumentality or a nonprofit private organization, the FHA will insure a mortgage for as much as 100 percent of estimated replacement cost. For a profit-motivated sponsor the maximum insurance is 90 percent.

The insured loan can be repaid over a number of years (up to 40) approved by the FHA and can bear interest at not more than the rate prescribed by FHA. Currently the maximum rate is  $5\frac{1}{4}$  percent plus one-half of 1 percent mortgage insurance premium.

It is important to emphasize that this program is based on insurance of loans rather than direct loans. The mortgagor must secure his loan from a private lending institution which in turn can seek mortgage insurance from the FHA.

Rental housing developed under this program can be occupied by persons of all incomes and the projects may offer more extensive services and facilities than generally is the case under the low-rent and direct-loan programs.

Through June 30, 1965, the FHA had made net commitments for nearly 270 projects containing over 41,000 units for insurance totaling nearly half a billion dollars under this section 231 program and its section 207 predecessor. As of the same date, over 39,500 units had been placed under construction and projects with almost 24,500 units had been completed with mortgages finally endorsed.

#### *Federal National Mortgage Association*

The Federal National Mortgage Association, a constituent of the HHFA, improves the distribution of home loan funds by providing a readily available secondary (resale) market in which investors and lenders may buy and sell FHA-insured or Veterans' Administration-guaranteed (GI) home loans. FNMA may also make short-term loans which are secured by FHA- or VA-backed mortgages.

FNMA also operates, under liberalized terms, special assistance programs through which it may buy FHA- or VA-backed mortgages for housing in urban renewal areas, for new or rehabilitated housing for middle-income and displaced families, for the elderly, for cooperative housing, disaster victims, etc.

While FNMA's activities do not fall precisely within OEO's war on poverty, its contributions to the improvement of the living conditions of the elderly have been significant. Since October 1956, FNMA has maintained a special program specifically identified with and having the sole objective of helping to provide home financing for those elderly persons who can qualify for such assistance under FHA and VA rules and regulations. At the present time, FNMA provides this type of financing via its purchases of federally underwritten mortgages in both its secondary market operations and special assistance functions, but such purchases under the latter activity are now confined to mortgages on nonprofit types of housing.

With regard to housing for the elderly, during the period from October 1956 and June 17, 1965, FNMA contracted, under its special assistance functions, to purchase from lending institutions, mortgages having unpaid principal balances of nearly \$250 million, and such contracts provided the basis under which financing for private construction could be obtained for over 23,000 housing units, including approximately 18,000 multi-family rental units and over 5,000 single family units. Because of improved mortgage market conditions, and FNMA's demonstration that mortgages for housing for the elderly are good investments, lenders made arrangements to obtain financing from other sources and as a

result, over \$140 million of the purchase contracts, involving over 12,000 units, were terminated. As of June 17, 1965, FNMA had provided permanent financing under its special assistance functions for nearly 11,000 units of housing for senior citizens, including over 5,800 multifamily rental units and over 5,000 single family units in an amount of over \$108 million.

More significant than its actual commitments and purchases, however, is the stimulus provided by the mere existence of FNMA and its financial backstop for housing for the elderly. Since housing for the elderly must meet FNMA's standards as well as the minimum property requirements of the insuring or guaranteeing agency, in order to qualify for FNMA's secondary market financing, the Association's activities make a valuable contribution toward improving the living conditions of America's senior citizens.

#### NEW PROGRAMS FOR SENIOR CITIZENS IN THE HOUSING ACT OF 1965

In his message on the cities to Congress on March 2, 1965, President Johnson said: "The most crucial new instrument in our effort to improve the American city is the rent supplement." The Housing Act of 1965 does contain this "most crucial new instrument" and it promises to be a most effective supplement to the low-rent housing program in making suitable housing available to low-income people, including the elderly, at rents they can afford. It is estimated that the rent supplement program as enacted by the Congress will provide for the development of some 375,000 dwelling units over the next 4 years.

Under provisions of the rent supplement program, the Housing Administrator is authorized to contract to pay rent supplements for up to 40 years to certain owners of housing developed under the FHA section 221(d) (3) market interest rate program. Eligibility to receive the payments is limited to private nonprofit groups, housing cooperatives, and limited dividend corporations.

The act also includes provisions for an experimental program of supplements to low-income residents of housing to be developed under FHA's section 221(d) (3) below-market interest rate program and also applies to housing financed under the direct loan program and newly developed housing financed under the FHA section 231 senior citizens housing program. For existing direct loan projects, no more than 20 percent of the units in any one project may be rented on a rent supplement basis. The law also provides that not more than 10 percent of the aggregate amounts approved in annual appropriation acts for rent supplements can be used for the experimental program, divided equally between the senior citizens housing programs and the FHA section 221(d) (3) below-market interest rate program.

The act provides that rent supplements would be paid only on behalf of those qualified tenants whose rents exceed 25 percent of their incomes, with the Federal payments limited to the difference between 25 percent of income and the actual fair market rents for their dwellings. To be eligible, the tenant's income must be below the maximum amount which can be established in the area, pursuant to the limitations prescribed in sections 2(2) and 15(7) (b) (ii) of the United States Housing Act of 1937, for occupancy in public housing dwellings. In addition to the elderly, the following will be eligible: those individuals and families displaced by governmental action, the physically handicapped, occupants of substandard housing, and occupants of housing extensively damaged or destroyed by natural disasters.

The program provides that incomes of those families or individuals whose rents are being supplemented must be recertified for eligibility at least every 2 years, except for the elderly, who are exempt from the recertification requirement. Another provision, while not expected to be significant to most older people, permits occupants to lease their units with options to purchase the dwellings when their incomes rise sufficiently and when the units are adaptable for purchase.

The act provides that in no case shall a contract provide for rent supplement payments with respect to any housing for a period exceeding 40 years. The aggregate amount of the contracts to make such payments shall not exceed amounts approved in appropriation acts, and payments pursuant to such contracts shall not exceed \$30 million per annum prior to July 1, 1966, which maximum dollar amount shall be increased by \$35 million on July 1, 1966, by \$40 million on July 1, 1967, and by \$45 million on July 1, 1968.

A major feature of this new rent supplemental program is that it will encourage a mixture of income levels. Eligibility for occupancy in projects financed under the 221(d)(3) market interest rate program will be open regardless of income status, while rent supplements would be paid only to those who qualify for such assistance. In addition, if those who qualify for the supplements increase their incomes so that the payments are no longer necessary, they would not be required to move, but could remain in their homes if they wished by paying the full amount of the actual rent.

Since the 221(d)(3) market interest rate program could be used by sponsors to build housing specially designed for the elderly, the many church groups, labor unions, fraternal and civic organizations, etc., who are eligible will have another major source of financing available to assist and encourage their participation in the development of senior citizens projects. With rent supplements available, need and demand will be more nearly equated and the low-income senior citizens of America can anticipate that their housing needs will be served even more effectively in the years to come.

#### *Home rehabilitation grants*

The 1964 Housing Act authorized direct Federal loans to low and moderate income homeowners or tenants in urban renewal areas to assist them in rehabilitation to meet required standards for the areas and to minimize demolition and removal of homes in such areas. The program provides loans at 3 percent interest for up to 20 years. The loan cannot exceed the cost of rehabilitation nor \$10,000 for a home, but can include refinancing on an existing mortgage at 3 percent interest if necessary to keep monthly payments within 25 percent of income.

This year, the 1965 act adds a new grant program to facilitate rehabilitation in urban renewal areas among those low-income groups who cannot afford even the added cost of a low-interest loan. The new program provides for a maximum grant of \$1,500 to homeowners with incomes not in excess of \$3,000. For those with incomes above \$3,000, the grant cannot exceed that part of the cost of repairs and rehabilitation which cannot be paid with a loan which could be amortized along with the borrower's other monthly housing expenses with 25 percent of his monthly income. The 1965 act made the low interest loans and grants for rehabilitation available in concentrated code enforcement areas as well as urban renewal areas.

With these grants available, the elderly, who are so often disproportionately represented among the homeowners in urban renewal locations, will be able to repair their homes, and continue to live in familiar surroundings. The program also reduces the amount of funds that otherwise would be necessary to carry out the urban renewal relocation payments program which was liberalized by the 1964 Housing Act.

#### *Neighborhood facilities*

President Johnson recommended, and Congress included in the 1965 Housing Act, a major new grant program authorizing the development of neighborhood facilities offering a wide range of programs and services, including health, recreation, social, and other community services.

The program provides that the Housing Administrator can make grants, usually up to two-thirds of the cost of development, to local public bodies or agencies to develop these facilities. In areas designated as redevelopment areas under the Area Redevelopment Act, the grant may be as high as 75 percent of development cost. Projects may be undertaken directly by local public bodies or agencies, or through nonprofit organizations approved by them. The authorization for this neighborhood facilities program is \$50 million for the period between July 1, 1965, and June 30, 1969.

This is another important program sure to benefit the elderly, and particularly those in the low-income category, since the act requires that priorities be given to applications for projects of primary benefit to the low-income group.

It can be anticipated that many of the nonprofit sponsors active in the field of housing for the elderly will participate in the neighborhood facilities program. These new centers will play an important role in the daily lives of elderly people, by providing opportunities for a wide range of activities and services, increasing their social contacts and by encouraging and stimulating their continued participation in every phase of community life.

## Department of Labor

U.S. DEPARTMENT OF LABOR,  
OFFICE OF THE SECRETARY,  
Washington, June 14, 1965.

DEAR MR. CHAIRMAN: We are attaching answers to the questions in your letter of June 4, 1965, relating to activities of the Department which affect older workers.

If you wish further assistance, please let us know.

Sincerely,

W. WILLARD WIRTZ,  
Secretary of Labor.

STATEMENT REQUESTED BY SENATE SPECIAL COMMITTEE ON AGING ON  
DEPARTMENT OF LABOR ACTIVITIES AFFECTING OLDER PERSONS

Question 1. What have been the results thus far of the increased efforts of the U.S. Employment Service to be of direct service to elderly workers, and how can such efforts be related to community action programs under the OEO? Is there a shortage of trained USES specialists in employment problems of the elderly? If so, could trained, vigorous retired persons be of assistance?

(Answer to question 1.)

(a) Results of increased Employment Service efforts to serve older persons:

The Employment Service program of services to older workers is concerned with the employment problems of workers 45 years of age and over, including those 65 and over. However, the scope and intensity of the older worker problem both in numbers and severity are greatest between the ages of 45 to 64.

The following table reflects the activities of the public Employment Service in providing services to workers 45-64 years of age and 65 years of age and over since 1960:

	Fiscal year 1964	Fiscal year 1963	Fiscal year 1962	Fiscal year 1961	Fiscal year 1960
New applications:					
45 to 64.....	1,683,439	1,739,759	1,674,233	1,786,968	1,548,981
65 and over.....	183,388	186,566	183,197	189,146	177,733
Initial counseling interviews:					
45 to 64.....	109,665	119,371	115,068	97,403	101,822
65 and over.....	12,056	15,734	17,184	16,981	19,290
Nonagricultural placements:					
45 to 64.....	1,249,299	1,257,526	1,219,056	1,069,460	1,154,995
65 and over.....	56,846	54,904	50,840	45,362	50,466

By far the largest volume of employment activity is, of course, for persons 45 to 64. New applications for employment have varied from 1,550,000 to over 1,750,000, depending to some extent on the state of the economy. Initial counseling interviews have ranged from nearly 100,000 to about 120,000 a year. Non-agricultural placements have been around 1,250,000 in each of the past 2 fiscal years, substantially higher than in 1960 or 1961. The volume of new applications from persons over 65, is only about 12 percent of those from 45 to 64, and has varied comparatively little from 1960 to 1964, ranging generally from 180,000 to 185,000. Placements in this age group during this period usually ranged from 50,000 to 55,000.

A research project in San Francisco was begun in 1964, to determine the employment and other needs, and attachment to the labor market, of "over 60" workers, and the special services, including training, which they require to "stay employable." About 2,000 job applicants registered in the San Francisco Employment Service offices are involved. Physical examinations, needed social services, and job development will be provided through the cooperation of several community agencies, including the California State Employment Service. The project is expected to last about 2 years.

The research will relate to such fundamental sociological questions as: What are the reasons for seeking work at this age? How willing are applicants to accept suitable jobs and how serious are their efforts to seek work? What are the employment opportunities for these older workers compared with their

qualifications? How do the length and frequency of unemployment of older workers compare with that of younger workers? What health problems or handicapping conditions do these older workers have which are related to their employment potentials? For those who are seeking work in order to attain a satisfactory standard of living, what percentage of this desired living standard is currently being met by income from the Federal social security program, from private pension plans, and from other sources?

The program will attempt to develop tested techniques that are effective in finding employment for workers in the older age groups, particularly group counseling and job development and training for groups, experience in how to staff and organize effective employment service for older people, realistic data on the cost of providing the kind of employment service needed by people in their 60's, and guidance for other agencies and communities on ways to solve the employment problems faced by persons in the upper age groups.

(b) Relation of employment service efforts to community action programs:

The individuals involved in community action programs under OEO can be and will be encouraged to utilize the services of the public employment service. These services, which include counseling, placement, job development, and referral to training courses, will be provided to the extent that staff resources are available and to the extent additional funds for this purpose may be obtained under the provisions of the Economic Opportunity Act.

(c) Shortage of trained older worker specialists and counselors:

There is a severe shortage of trained older worker specialists and counselors to service middle-aged and elderly applicants in the public employment service offices. There are certain aspects of services to older workers in which it would be possible and helpful to utilize the services of trained, retired persons on a voluntary basis. For example, volunteers could be trained to uncover or develop possibilities for volunteer work in the community, register and evaluate the capabilities of persons interested in volunteer work, and refer them to suitable vacancies. The most pressing need, however, is for professionally trained personnel to meet the counseling needs of older workers. As reflected in the above table it has not been possible to date, because of the lack of resources, to provide adequate counseling services to this segment of the Nation's labor force.

Question. 2. As you know, I am keenly interested in your forthcoming report on discrimination in employment because of age. Do your preliminary findings indicate that this is as great a problem as we feared when we asked for the study?

(Answer to question 2.)

The Department's studies for the report by the Secretary of Labor on employment of older workers, under section 715 of the Civil Rights Act, which is to be filed with the Congress on June 30, indicate that there is, indeed, a serious employment problem for older persons who lose their jobs and that a number of factors—not all of them arbitrary or capricious discrimination—contribute to this problem. We will provide you with copies as soon as the report is available.

Question. 3. Under title V of the Economic Opportunity Act, the Director of the OEO is instructed to make maximum use of the programs available under the Manpower Development and Training Act of 1962 and the Vocational Educational Act of 1963. What direct use of such programs for the elderly has been possible thus far?

(Answer to question 3.)

Older workers in manpower development and training programs:

Eleven percent (16,954) of the trainees now enrolled in Manpower Development and Training Act institutional projects are in the age group 45 and over. This percentage, while substantial, is still less than one-half of the 27 percent which represents this group's proportion of the Nation's total unemployed (based on 1964 averages). Trainees are distributed in training projects for a wide variety of occupations. The percentage of older workers in MDTA should improve as special employment service programs for older workers are developed and as increased emphasis is placed on on-the-job training. Special problems of motivating older workers appear to exist. There is some reluctance to return to the school learning situation. Older persons with increased responsibilities as heads of households are less inclined to commit themselves to extended training periods at a reduced income level. OEO has not yet made direct use of Manpower Development and Training Act for training the elderly.



## Area Redevelopment Administration

U.S. DEPARTMENT OF COMMERCE,  
AREA REDEVELOPMENT ADMINISTRATION,  
Washington, D.C., June 15, 1965.

DEAR SENATOR SMATHERS: This will acknowledge your letter of June 8, 1965, requesting a statement on "those activities within our agency that have direct links with existing or potential programs of the Office of Economic Opportunity affecting the elderly."

Our public facility and training programs have had direct relationship with activities of the OEO. One example of this is the chain of Miners Memorial Hospitals, whose continued operation was assured by an Area Redevelopment Administration public facility loan and grant to the Appalachian Regional Hospitals, Inc. These hospitals are the focal point for excellent services for the aged of the area and are also centers where communities are now planning community action programs under the OEO.

Because ARA's public facility program was exhausted during the 1 year that OEO has been operating in depressed areas, we do not have many examples of the type suggested above. However, under the administration's proposed Public Works and Economic Development Act of 1965 (S. 1648), grants and loans for public facilities will be available for those projects which benefit the long-term unemployed and members of low-income families, or which substantially further the objectives of OEO programs. This new act specifically provides the direct links with OEO programs although it is too soon to know the nature of the relationship. It will depend to a great degree on the types of projects that communities have now listed in their community action programs, and which of them require some type of public facility in order that the total program may be carried out. For example, inadequate water and poor sewerage facilities may be listed in a community action program as the main reason for the poor health of an area. This is certainly the case in many areas in the Cumberland Plateau of eastern Kentucky. In such a situation, we could assist a community in constructing a water and sewerage system which could help remove the health hazard. In addition, it is possible that many communities may require special types of facilities in order to effectively carry out their community action programs, and we may be in a position to help.

In the field of training, we have worked with the Department of Labor in programs especially designed for the aging, one example of which is helping the National Council on Aging develop its eight-city pilot program. We look forward to future opportunities whereby, in cooperation with the Department of Labor, experimental and demonstrative projects could result from community action programs under OEO.

In order to provide you with more information on your request, we would need to be more definite in terms of the new program for depressed areas. We hope, however, that the above is helpful.

Sincerely,

(Signed) W. L. BATT, Jr.,  
*Administrator.*

## Department of Health, Education, and Welfare

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE,  
Washington, D.C., June 15, 1965.

DEAR SENATOR SMATHERS: The following are answers to the specific questions you raised:

Question 1. What use has been made of 1962 Public Welfare Amendments authorizing up to 100 percent in Federal funds for salaries of consultants on aging to serve on State public welfare agencies or in large urban public welfare agencies if demonstration projects are established? Are such consultants now giving some assistance in the establishment of OEO community action programs that will provide direct benefit to the elderly?

(Answer to question 1.)

(a) The regional representatives of the Office of Aging have worked with State welfare departments to promote the employment of specialists on aging

under the 1962 Public Welfare Amendments. Partly as a result of these activities, almost half of the States now have such specialists.

(b) State departments of public welfare have been urged to offer services to adults on the generous matching basis made possible by the 1962 amendments.

(c) Five State public welfare departments are currently operating demonstration projects on aging as provided under the 1962 Public Welfare Amendments to the Social Security Act.

(d) New Mexico is in its second year of a very active project, sponsored jointly with the American Association of University Women. Community Organizations for Services to Aged are now operating in 24 of New Mexico's 32 counties. Two county agencies have progressed to the point where projects have been developed for consideration by the Office of Economic Opportunity.

(e) The other four State public welfare departments employing consultants on aging as a demonstration project under section 1115 of the Social Security Act are Arkansas, Washington, Texas, and Vermont. None of these projects have developed sufficiently to be involved with OEO projects.

**Question 2.** What coordination exists between OEO programs and demonstration and research projects authorized by the 1962 public welfare amendments?

(Answer to question 2.)

(a) The Office of Aging has prepared six model community action programs involving older persons and directed toward meeting the needs of older persons. Three of these have been incorporated in the manual issued by the Office of Economic Opportunity.<sup>2</sup>

(b) The Office of Aging, in the course of its continuing responsibilities, has given direct consultation to a number of communities, which have in turn submitted applications for support under title II (community action programs) of the Economic Opportunity Act. Among the first community grants was one for a project in aging in the city of Baltimore.

(c) The Office of Aging has reviewed a number of applications for community action programs submitted to the Office of Economic Opportunity. We have suggested areas and activities which might combat poverty among the aged.

(d) The Office of Aging has worked closely with the Office of Economic Opportunity in developing some research projects which would test the effectiveness of our present programs and explore new ways of combating poverty among the aged.

(e) The HEW Bureau of Family Services currently has five projects which provide for the appointment of consultants in community services. All of the consultants have been involved to some extent in integrating the State and local efforts pursuant to the EOA with the public welfare programs, including programs for the elderly. This has been especially true in the largest project of this type, located in North Carolina, where consultants have been active in forming local coordinating committees, developing and writing up project applications for consideration by OEO. (North Carolina, Colorado, Oregon, Utah, and Minnesota.)

**Question 3.** Title V of the Economic Opportunity Act authorizes transfer of funds to Health, Education, and Welfare for experimental, pilot, or demonstration projects providing work and training for low-income families, including present and potential old-age assistance recipients. We would appreciate a report from you on the extent to which middle-aged and older individuals have been given employment under this title.

(Answer to question 3.)

The work experience program under title V of the Economic Opportunity Act of 1964 provides up to 100-percent Federal funds for projects to help unemployed parents and other needy persons gain work experience and job training. There are now 10 States that have extended their program of aid to families with dependent children to include community work and training for the unemployed parent segment under the Public Welfare Amendments of 1962. The demonstration projects to date under title V have directed primary attention to jobless heads of families in which there are dependent children. As of June 8, 1965, there were 99 projects approved totaling about \$76 million involving 65,900 participants and 198,100 dependents. With the progress made in establishing title V projects for unemployed parents, attention is now being directed toward devel-

<sup>2</sup>The text of the three models appears beginning on p. 160, following Under Secretary Cohen's letter.

opment of projects to assist "other needy persons." These projects would include providing work experience, training, or other services leading to part-time, seasonal, and recurrent temporary jobs. As you know, the trend over recent years has been for older persons increasingly to be engaged in part-time rather than full-time work. For example, these projects could provide employment with public and nonprofit agencies in such jobs as hospital attendants, nursing aids, homemakers, meals-on-wheels delivery, friendly visitors, companions for invalids, et cetera. An illustration of how we are moving to develop a title V project to include middle-aged and older individuals is a comprehensive project for the city of Boston that will include about 350 persons, 50 years of age and above. A range of work experience opportunities for these older men and women will include nurses aids and hospital orderlies, nurseryman aids in parks and recreational areas, and homemaker services.

Question 4. What use has been made of existing HEW health services in planning OEO community action programs that make provision for assistance to the elderly? What use has been made of existing HEW welfare services?

(Answer to question 4.)

HEW health staff have become increasingly involved in devising and promoting health programs which may be an essential component of/or supportive to OEO programs. Staff have been assigned on a reimbursable basis to OEO centrally; regional staff have established contact with OEO regional staff and projects; and a task force, with representation from all HEW health agencies, has been established to develop concepts, approaches, and models for providing more essential and more comprehensive health services in pockets of poverty. State and local health staff have been encouraged to become involved in planning and implementing CAP programs. HEW staff assigned to the States also have increasingly become involved.

To the extent that CAP programs are directed at or impinge on the elderly, health services are involved in these ways.

I hope this information will be helpful to you. Please do not hesitate to let us know if there is anything further you need.

Sincerely,

(Signed) Wilbur J. Cohen  
WILBUR J. COHEN,  
*Under Secretary.*

(The three model programs which were prepared by the Office of Aging and incorporated in the OEO manual follow:)

#### VIII. PROGRAMS FOR THE AGING

##### A. EMPLOYMENT COUNSELING FOR PERSONS OVER 60

###### Program Example

Middletown, with a total population of 250,000, has more than 30,000 persons over 60 years of age and 23,000 over 65 years of age, 5,000 of whom are nonwhite. Of those over 65, more than 13,000 are living in conditions of poverty in accordance with the current local definition; 2,500 are receiving old-age assistance with an average pension of \$58 per month, and 15,000 are receiving old-age and survivors insurance benefits with an average of \$71 per month. An estimated 8,000 persons over 65 are not currently receiving social security benefits. Many of these need only one or two quarters of covered employment to be eligible.

The older group is not homogeneous. There are many who are mobile, active, well, and not severely limited by disability; others are feeble, isolated, and severely limited by disability. Between these extremes is a marginal group. This plan is designed to reduce poverty in the first group. The other groups must be planned for through other programs.

###### *Rationale and justification*

A significant proportion of those who are currently able to perform work, and are interested in and in need of work, have incomes drastically below a subsistence level (\$2,500 for couples, \$1,800 for single persons). Many of these can, with suitable counseling, placement, and other services, secure either part-time or full-time employment and thus earn needed supplemental income.

Within the group are varied skills—accountants, babysitters, bookkeepers, cafeteria workers, caretakers, creditmen, drivers, elevator operators, engineers, handymen, homemakers, insurance salesmen, linguists, nurses, painters, PBX operators, receptionists, residence managers, salespeople, tailors, teachers, and typists.

Preliminary surveys and inquiries indicate good potential for creating opportunities for job placement. These opportunities appear in government, private business, institutions (homes, schools, hospitals, hotels, motels, banks, churches, welfare departments, museums), and the professions.

While this project places principal emphasis on increasing income, other benefits to be derived from useful employment are of major consequence. These include a sense of achievement, a feeling of belonging, maintenance of morale, and personal dignity, self-respect, and independence.

The project was developed with the advice of representatives of a large number of organizations and agencies within the city. The health and welfare council, the city departments of welfare, adult education, health, recreation, housing authority, and a number of persons from the aged group—including some in the target group—were significantly involved in the planning, as was the local community action agency. The Middletown office of the State employment service, and the city and State commissions on aging worked continuously and intimately with the planning group. The general design of the project is based on the successful experience of similar programs in other cities, especially those of Baltimore, Md., and of Arlington, Va.

An indication of the potential of this proposal is found in the experience of these two cities. In Arlington, with a staff of 1 dedicated, full-time counselor, placements have averaged 250 per year. In its first 7 months of operation with a small staff of volunteers, the Baltimore service received 873 applications for jobs and made 248 placements. In both cities, job orders have exceeded expectations, with demands for certain workers being larger than the supply.

While these endeavors have been staffed by volunteers and may have placed the more employable, Middletown felt a combination of paid employment and voluntary services would increase the effectiveness of such services and assure their continuation. It also expected that a number of people who could not otherwise offer to serve could do so if some compensation were offered. Further, a number of people on this small staff come from the target population—that is, those with very limited incomes falling below the poverty level—and need a salary to live on.

The Over 60 Employment and Counseling Service of Middletown anticipates receiving from 1,200 to 1,500 applications and making job placements of from 400 to 500 persons in its first year of operation. This record should be slightly improved during the second year of the project.

#### *Description of the program*

Services provided by the Over 60 Employment and Counseling Service of Middletown, Inc., chartered as a private, nonprofit corporation under the laws of the State, are operated by a board of 25 members composed of representatives of employers, organized labor, clergy, service clubs, women's clubs, and older persons themselves.

In addition, there are members from the following city departments: Welfare, education, health, recreation, housing authority, the city commission on aging, and a representative from the community action agency.

The agency maintains an office centrally located and easily accessible by common carrier. It is open on a full-time basis 5 days a week, and is adequately staffed by professional and other workers to perform the services needed to achieve the project objectives, including:

Counsel with persons over 60 who are interested in and need employment, determine their aptitude, interest, ability, and employment potential. Preference is given to those with greatest economic need.

Develop job opportunities for persons over 60 through employer contact, business and industry surveys, and public information programs.

Make appropriate referrals and direct placements on specific job orders after carefully matching the job requirements and applicant qualifications.

Develop new categories of employment, such as small cooperative ventures in home services and repairs.

Channel the talent, skills, and energies of capable older citizens toward meeting the needs within the community and toward its general improvement—which may be promoted by volunteer efforts.

*Elements and their justification*

Although the office can be most effective if it is a full functioning office—including counseling, application taking, and job development—the order of priority should be as follows:

The most significant contribution to the unemployed older person is referral and placement on specific job orders.

The counseling of applicants in relation to employment potential is the next most important service. To the extent that other agencies, including the employment service, find it possible to determine vocational objectives or the appropriate occupations in which these persons can be placed, the contribution of the "60-plus" services will be mainly to attempt to develop job opportunities and make placements where the employment service and other agencies may have failed to make these more difficult placements.

The next priority element is job development. If it should become possible to obtain an adequate number of job openings through the public employment service and through other agencies such as governmental and nonprofit institutions, the service might not spend as much of its time in job development as it otherwise would. However, if no other agency makes a special and sustained effort for the placement of persons over 60, then this particular function could well be the most significant contribution that the "60-plus" agency can make.

The development of new categories of employment, such as cooperative ventures mentioned above, is low in order of priority, in that it is not likely to supply as dependable or high a level of income as other types of jobs. Also it involves a great deal of staff time for the amount of employment it may furnish. On the other hand, this could be so organized that the home services and repairs could be of great value in terms of money savings to the poor in the population which is served.

The last category in order of priority is the referral of persons for volunteer services. Since this will not contribute to their income, it is not essential as the other activities. However, it will make a contribution in terms of civic participation, and of benefits other than income ordinarily associated with employment, such as the feeling of usefulness.

*Linkages*

The linkage among the elements has been described above. The Middletown Community Action Agency is developing a comprehensive antipoverty program including neighborhood centers. It is the intent of the Over 60 Employment and Counseling Service of Middletown, Inc., to integrate and coordinate its operation with a larger community effort in every way possible. All services will be complementary or supplemental, and duplication will be carefully avoided. Regular and frequent contact will be maintained by the directors of the two agencies. It is apparent that among the applicants coming to the service for employment there will be many who will need other types of help, such as health and medical care, economic aid, work experience, or training prior to placement. There will be many others for whom it will be determined that employment is not really feasible. These, too, will be referred for the necessary services to other agencies, particularly those functioning under the Economic Opportunity Act.

*Relationship with on-going agencies*

Full and continuous liaison with the Middletown office of the State employment service is maintained and maximum use is made of their information and services. The services of each agency are used to supplement those of the other. However, it has been determined that the public employment service is not in a position—because of its other obligations to younger workers and to those whose opportunities for employment are better and whose skills are in more demand—to provide adequate services to the target group.

The resources of the Manpower Development and Training Act are also used. Selected applicants are referred to the appropriate educational agencies for needed training. It is anticipated that some specific additional training courses will be developed as needs are uncovered by the service.

Full liaison and interchange of information are maintained with the Middletown office of the State vocational rehabilitation agency. Appropriate referrals are made by each.

*Evaluation*

Two evaluation methods are planned. An internal evaluation will be made by staff and volunteers by comparing data on individuals obtained upon intake with data on the same individuals obtained at regular intervals after intake and after placement in employment. Included will be such factors as income, regularity of employment, and attitudes. An evaluation by outside experts will be made by the advisory board with the assistance of the manager and staff of the local employment office. This evaluation will include such comparisons as those between the individuals placed and those not placed, between the kinds of job obtained for persons using this service and those for persons of like age placed by the employment service or by other agencies.

*Involvement of residents*

The staff, both paid and volunteer, will be recruited from those in the area whose incomes are at or below the poverty level for the most part and who have the qualifications to perform the activities required. A number of the poor older people in the area will be represented on the board, widely representative of the community and including membership from the group to be served and from the various organizations and agencies with primary concern and interest. There is an advisory panel of 15 persons to assist the board. It will be appointed by a committee consisting of the director of the project, a representative of the mayor, and the director of the Middletown Community Action Agency. This panel includes all adult age groups, both men and women, as well as the professional community and the business community. It will be utilized to assess the needs of the target population for the development of programs and for evaluation of accomplishments. Reimbursement to panel members will be limited to out-of-pocket expenses including transportation and meals. Five members of the panel represent the target population, the elderly poor.

*Staff and costs*

The Over 60 Employment and Counseling Service has the following paid staff: A half-time director, one full-time secretary or clerical worker, and four or more part-time employment officers who are compensated at the rate of about \$1.50 an hour. Additional volunteers contribute their services, but they are compensated for meals and transportation. The director is responsible for the overall supervision of the program and serves as executive secretary of the board. He selects staff and assigns duties to the staff. He plans and supervises the continuing internal evaluation of program operation and recommends needed changes. The counselors are responsible for accepting applications from and interviewing and counseling the persons interested in employment; accepting job orders from employers; making employer contacts to develop job opportunities; working with appropriate representatives and cooperating agencies; developing program and serving individual clients; and assisting the director in program promotions, preparation of informational materials, making speeches, etc.

*Cost*

Personnel:

Director (1), half-time.....	\$4, 500
Clerk (1), full-time.....	3, 600
Counselors (4), half-time.....	6, 000
Consultation (20 man-days).....	1, 000
Hourly help at \$1.25 per hour.....	875

Subtotal..... 15, 975

Travel: Travel of counselors and board members using mileage or public transportation..... 1, 000

Rent..... 1, 500

Miscellaneous:

Equipment.....	1, 200
Communications and postage.....	600
Consumable supplies.....	250
Printing.....	500

Subtotal..... 2, 550

Total..... 21, 025

Of the total budget costs, two counselors and the secretary were recruited from persons falling within the defined poverty level. The projected grand total (\$21,025) represents less than \$50 per placement. The costs can also be projected as an average of less than \$20 per person served (all applicants), including those not placed.

#### B. NEIGHBORHOOD DAYROOMS FOR SENIORS

##### Program Example

County Town is a marketing center of 8,000 people for the ranchers and farmers in the several adjoining counties. As farm size has increased and our population has grown older, County Town has experienced an influx of rural families and a rising percentage of senior citizens in all economic classifications. A survey showed that over one-third of the senior citizens (age 65 and more) lived below the \$3,000 per couple or \$1,800 per single person level, and that 309 of them were receiving old-age assistance from the county welfare department. At least one-half had a high school education and 15 had completed some college work. Many, however, had very limited schooling.

A substantial number of persons in the older worker age group were unemployed; some at age 50 had been retired (often involuntarily) on marginal incomes. Only one-third of the elderly lived with relatives.

County Town has a history of concern and interest in senior citizens. The senior citizens council grew from statewide efforts and studies in 1959-61 as part of the White House Conference on Aging. Through the stimulation of the County Town Interagency Council, 125 public housing units were constructed in 1962. A fourth of these units were reserved for and have been occupied by senior citizens.

Last year the council, with financial support from the junior league and the donation of the former bishopric by the Episcopal Church, started the County Town Senior Activity Center. The center is governed by a board composed of members representing the council, YMCA, city recreation department, Episcopal Church, Catholic Church, Lions Club, and other community agencies and groups. The center is staffed by a professionally trained director whose salary is paid from a fund contributed by the YMCA and the city recreation department.

Until recently, major efforts in County Town had been primarily directed toward the elderly in high-income brackets. Recent review of the status of aging in County Town led members of the council, as well as the center board, to concentrate more work on the segment of older population in the low-income brackets.

##### *Rationale and justification*

An informal study of the target population revealed that half the current recipients of old-age assistance and about 300 other older people who were potential recipients were deprived of decent surroundings in which to sit, read, or play cards, and that many of them were "roomers" in a dark, bare room in someone else's house. They had inadequate facilities for recreation or nourishing meals, and little social contact with others of their own cultural background. About one-fourth of those who lived with relatives were thought to be unable to "look after" themselves properly for a whole day. Consequently, the daughter or other relatives providing care were not free to look for employment to supplement the low-family income.

The County Town project sought to alleviate some of these situations. Neighborhood dayrooms were organized so that one-third of the older people could come 1 day a week. The participants in the Neighborhood dayrooms, because of the nature of the neighborhoods, served to "mix" those of better education and cultural background with those who had been deprived of these advantages. The former were encouraged to be helpful to the latter to stimulate the growth of untapped potentials for living and well-being.

The rent for the downstairs portion of the homes leased for neighborhood dayrooms supplemented the income of the four owners—all of whom were low-income elderly, left with large houses in a deteriorating neighborhood.

##### *Description of programs*

This project was designed to answer some of the problems already discussed through the establishment of small, informal neighborhood dayrooms for senior

citizens. (For this program a senior citizen would be defined as age 50 or over.) These operate as satellites of the larger more organized senior center. They are located in areas where the low-income senior citizens reside and near the pockets of senior citizens—older homes and apartments, converted small hotels, the public housing units.

These dayrooms offer senior citizens in the neighborhood a place to meet, a place to visit with other older people, a place to secure encouragement, a place to get help with minor living problems, a place to read and play cards, and a place for a periodic light and nutritious noon lunch.

Each dayroom has facilities for about 15, and as a demand grows County Town plans more space. At the beginning, County Town limited most participants to 1 day per week or 2 half days per week as preferred by each senior citizen, with the exception that as many as one-third of the participants in each dayroom would be allowed daily use of the facilities if such regular participation enabled another person to become employed. The dayroom will provide a point of contact and assist senior citizens in various ways during the day. Others desiring to participate more often will be encouraged to join the programs at the senior center.

Generally, participants are well. Older persons with richer educational and cultural backgrounds will be encouraged to take increasing responsibilities and greater leadership in the program. They will be expected to be closer companions to the not-so-well educated in order to encourage the latter to reach potentials which may have never been realized in earlier days.

#### *Administration and management*

Each day center is managed by a full-time director recruited from the group of younger senior citizens and trained by the center staff. He is assisted by six assistant directors. Some of these are volunteers. Others are paid 6 days a week for 3½ hours at \$1.25 per hour. The councils were organized in the operation before final plans for the dayroom locations in the neighborhood were made. Other people are those involved in the entire project.

Owners of the leased homes were encouraged to remain in them. The dayrooms are open from about 7:30 a.m. to 5:30 p.m. daily except Sunday. To spread the effect of this program as widely as possible, assistant directors and youth aids are employed on a part-time basis, usually for 3-hour shifts. This enables older persons on social security to be paid, without exceeding the \$100 per month outside income limit.

Each dayroom employs six youth aids from the work training program, requested in the County Town project. Each youth aid works 3 hours per day at such tasks as kitchen cleanup, light lunch preparation, reading to those with visual difficulties, companion on walks, errands and personal business calls, helper to directors and assistants in dayroom activities, making minor repairs and adjustments, and janitorial services.

Duties of the youth aids are related to their objectives in the work training program. Elements of such things as punctuality, proper work habits, and communications will be covered.

The senior citizens are expected to contribute to the growth of the youth aids in their basic knowledge, their motivation, and their expectations. For example, a youth aid can receive help and encouragement in gaining reading skills through accepting responsibility for reading to an older person.

Criteria for an adequate dayroom were developed by the council and the center board and staff. The county town health and welfare departments took part in this planning to insure that proper standards and legal requirements were met. The city planning department and the city attorney were consulted and helped work out the zoning and other legal requirements.

The criteria are—

Dayrooms should be homelike to foster feelings of informality and flexibility.

The dayroom should have relatively easy entrance and exit (few steps, space for building a ramp, preferably door wide for an occasional wheelchair).

Each should have a kitchen large enough to prepare a simple menu for 15 to 20 people.

An outside porch or patio is desirable (but not essential).

Restrooms should be on the same floor.



In addition to a large living room, a small den or study is desirable.

A small staff room for individual conferences and minor office work is desirable.

The first step in the project will be rental of rooms and modernization of facilities (bath and kitchen to meet the above criteria).

*Expectation and justification of overall projects*

County Town hopes to accomplish the following objectives:

To develop facilities and situations which will prevent or reduce impoverishment of persons 50 and older.

To provide an organized opportunity for youth to acquire work habits and responsibilities which will better equip them for the labor market.

To help youth become more closely oriented toward living for the future, and not so entirely in the present.

To reduce poverty by increasing employability through freeing members of families burdened with the care of older members in the home during the day.

To reduce impoverishment of older people by training and employing them part time in the care of other older people, and providing an environment offering access to marketing information, good budget practices, and social stimulation of incentives toward taking better care of themselves and their limited resources.

*Evaluation*

A nine-member board of review, meeting monthly, will evaluate the project and constantly review program achievements and client reaction. On this board are four representatives from the target area, three from community at large, and three professionals from agencies. Members are appointed by the mayor in consultation with the County Town Senior Citizens Council.

An annual assessment will be made, using data on—

Number and characteristics of persons using dayroom.

Number of noon meals served.

Number of relatives released for employment.

Amount of income supplements to participants and the effect on recipients' total income.

Number of youth aids used and the incidence of improved performance in their dayroom, as well as their schoolwork or social relations.

*Involvement of residents*

Residents of the target area help decide policy and program activities in each of the four dayrooms. All paid employees, with the possible exception of the director, are from the target area and in need of pay to bring the individual or family income to at least the maximum poverty level figure. In addition, residents constitute one-third of the board of review. The wishes and expressed needs of the participants also are considered on a continuing basis by the staff and director.

The County Town senior citizens project is part of the local community action program. The resources of the community action program have been helpful in the planning of the program. There is a close working relationship between the community action program staff and the neighborhood councils for the dayrooms.

C. RURAL PROGRAMS

Program Example

The project is designed to alleviate poverty and its effects among the elderly in a rural county with a population of 24,000—of which 3,600 are over 65 years of age. Half of the elderly are estimated to have an annual cash income of between \$1,000 and \$2,000. Twenty-seven percent have less than \$1,000, and 3 percent have no cash income at all. One-fourth of the people over 65 are receiving old-age assistance. The average monthly old-age assistance payment in the county is \$52. The median family income in the county is \$3,064.

The county, covering about 3,000 square miles, is the second poorest county in the State.

There are six villages in the county, the county seat of 1,800 and the others ranging in population from 96 to 500. The remainder is unfertile land, dotted

with lakes and swampy bogs. Its natural resources have been depleted. The younger people have moved away. The older people who remain not only have low incomes, but many have inadequate housing. Two-thirds live in the six villages. Others live in the country often in isolation.

The county has a limited tax base, and practically no industry, and only one-third of its land is privately owned.

The county has a welfare department with a director and two social workers. The county health unit consists of one public health nurse, who confines her activities primarily to the schools, and a local physician who gives only a few hours a week to coroner duties and other emergencies.

There is a hospital with a 44-bed nursing home. Costs are relatively high. The only medical assistance is medical vendor payments to recipients of old-age assistance.

The county commission on aging is a legally constituted body, organized in 1959 and closely related to the county welfare department. In the past 6 years a senior center at the county seat has been built in a church basement. For the sum of \$5,000 raised by nickels and dimes, the commission remodeled, furnished, and equipped the building as an activity center. On six afternoons a week, a program of recreational, social, and educational activities is carried on by volunteers. The only paid worker is a hostess-receptionist. Her \$100-a-month salary is paid by the welfare department. The commission also attempts to sponsor periodic recreational and activity programs in some of the other villages.

In this county the percentage of older people is half again as high as the national percentage. Poverty among the elderly is greater than the national average. Here 25 percent of the elderly are on old-age assistance. The national average runs 12 to 13 percent.

The possibilities for earning supplementary income are few. The need for better nutrition, health services, and aids to independent living are great. Elements of this project will serve to prevent ill health, aid independent living, and alleviate the effects of a poverty-level income among more than half the county population.

The county commission on aging is the group concerned with the elderly. It is made up of volunteers, most of them over 65. It is a dedicated group that has struggled to build a center and to get a program started.

#### *Description of the program*

The project is a multipurpose program for the elderly, the central core of which is the existing senior activity center in the county seat. The services described as separate elements of this project were designed and developed to improve diet and health practices, prevent serious illness, lend support for independent living, and alleviate the living conditions of the older population. Part-time employment for some of the elderly is provided.

The services are organized and administered by the commission on aging from the senior center in the county seat. Mobile units supply services to the elderly living in other villages and in the county. The services available include:

One hot meal a day. Elderly people are employed as cooks, dishwashers, and deliverymen.

Weekly health clinic, visiting nurse, and classes on nutrition. Because there is no county health department, the project engages a doctor and a nurse. Equipment is rented from the State hospital, 75 miles away.

Home repair services to the elderly to keep their homes safe and weather-proof. Older persons are employed in this service.

Low-cost transportation service to transport the elderly to doctors, dentists, grocery stores.

A foster home service maintained by the county welfare department as a special project integrated with the multipurpose project.

Activities, both recreational and educational in the center, and mobile activity program services to outlying villages. The mobile book service, in cooperation with the State library commission, brings library facilities, records, and reading materials for the blind to the people who need them.

#### *Planning committee*

The first step of the program was a grant from the county community action agency to the county commission on aging, for the development and detailed planning of the project.

The commission brought into its planning sessions its district subcommittees who represent the village areas, and the director of the county community action program. More than half the members of these subcommittees are elderly. In addition, the county commission, the county welfare board, and representatives of the churches and voluntary organizations would be included in the planning.

*One hot meal per day*

The county welfare department estimates that about 300 of the 3,600 older people in the county do not have the proper nourishment, and because of their isolation from grocery stores, their inadequate cooking facilities, and their advanced age, they are unable to provide adequate meals for themselves. The senior center prepares hot meals for these persons. The kitchen in the present senior center is not adequate for such a large operation, so the use of the kitchen in a nearby church was acquired to supplement the center kitchen.

A hot meal is prepared in the kitchen every morning and served at cost. Those who can come are invited to the noon meal. About 10:30 or 11 in the morning, two trucks are loaded with meals for the rest of the participants who live in villages or other parts of the county. In each village a church dining room or other facilities are used as a central dining space for those who are able to walk to the center.

Because a number of the elderly living in the county are unable to come to the villages to eat, volunteers from the churches in the outlying villages take the meals from the trucks when they arrive in the villages and deliver them to the homebound elderly. All delivered meals are packaged in insulated containers so that the meal is kept hot.

Able-bodied elderly citizens are employed in kitchens when meals are prepared. They are also employed as truck drivers. A staff member of the central project organizes volunteers in the village churches. This system of portable meals accomplishes several purposes. The nutrition of the deprived elderly is improved. The social contacts that come about bring emotional satisfaction and uplift to the lonely older person.

*Weekly health clinic, nutrition classes, visiting nurse service*

Because there is no county health department, there are no clinics for the indigent. The medical bills of those on old-age assistance are met through the medical vendor payments under the welfare department.

The welfare department states that many people do not ask for medical assistance until they are very sick, often beyond cure. Those with very low incomes, not eligible for old-age assistance, have no medical assistance. It is believed that preventive health services taken care of under this project improve the health of the elderly, and enable them to stay well longer, thereby avoiding the more expensive medical attention in nursing homes, hospitals, and other institutions.

A doctor and a visiting nurse are engaged as part of the project to conduct health clinics, and counsel and advise the elderly. The nurse makes house calls for those unable to come to the clinic.

At a set hour each week the senior center becomes a health clinic to which the elderly can come for examination, counsel, and advice on medical problems. This clinic is staffed by the doctor and visiting nurse. Transportation to and from the clinic is furnished by a volunteer unit organized by a staff member of the project.

The clinic travels twice a month to the other three largest villages in the county. A similar volunteer transportation corps operates to bring those elderly needing assistance from their homes to the mobile clinic. The doctor has organized classes in nutrition and other health services taught by the visiting nurse.

The justification of this element lies in the fact that there is no public health service available to low income adults in the entire county. Until the State and the county move toward the establishment of a county public health unit, the poor elderly must go without medical attention except that which can be certified for old-age assistance recipients.

This element was organized in close cooperation with the four county doctors, the hospital, and the hospital auxiliary, and after advice and consultation with the State health department.

*Home repair service*

Before the project was organized, the welfare department and the commission on aging stated that many of the elderly poor could continue to live independently if they had someone to do the necessary small repairs to keep their homes safe and weatherproof. A dozen able-bodied seniors were hired as handymen and paid \$1.25 an hour to do small needed repairs. This helped the elderly live independently in their own homes, and supplemented the income of some of the able-bodied older people who cannot find work elsewhere.

The repairmen are engaged on a fee-for-job basis. They furnish their own transportation. The client pays for the work and materials. If this is not possible, the project and the welfare department work out the financing.

*Transportation service*

A low-cost taxi service, employing the elderly, transports persons to doctors, dentists, grocery stores, and other places. This is particularly important in this rural county which lacks a bus service, in that some elderly live far out in the country. Persons engaged in transportation use either their own cars or borrow cars from a local dealer interested in helping the elderly. The project underwrites the extra cost of liability insurance. Recipients of the taxi service pay a reasonable fee when they are able.

*Foster home service*

In this rural county there are many single elderly persons. There is a shortage of suitable housing. There also is a shortage of nursing home beds in their price range. The project designed a system of foster home care, developed through the cooperation of the welfare department, to take care of the housing shortage.

The project seeks out families with comfortable homes who are willing to take in one or more elderly persons. The elderly have a room of their own, have meals with the family, and enjoy all the family privileges.

It is understood that only ambulatory elderly are placed in this service, and that the family is reimbursed on a systematic scale for room and board. A visiting nurse is available for short-term illnesses.

If the older person is able to pay for the foster care himself, he does. Otherwise, the cost is met through public assistance funds.

The welfare administration inspects and certifies the foster homes. Because many of the elderly live in the country outside the small villages, as many of the foster homes as possible are located in the villages, so the elderly can be near their friends and relatives. It is an economical arrangement because foster home care is cheaper than even the lowest-priced nursing home. It also is more satisfying emotionally and physically because the older person is able to live a normal life in a family atmosphere.

*Educational and recreational activities*

The regular program of recreational and educational activities at the senior center was expanded as part of the project. This included handicraft, birthday parties, woodwork, music, painting, and other activities designed to make life more meaningful for the elderly. Because only a few of the older people are able to come to the village center day in and day out, recreational activities were planned for the other five villages in the county.

The volunteers organized through the churches in those villages had means to transport people to the village centers. The facilities of the Grange Hall, the Legion Hall, and village churches were acquired without charge for the mobile recreational and educational program. The State library board helped establish a lending library as part of the mobile service. Roving voluntary teachers of handicraft, public affairs discussion, painting, and music are in the regular mobile staff.

*Relation to on-going agencies*

The project was planned and is carried on in cooperation with the county welfare department, which gave birth to the county commission on aging, and with the elected county commissioners. The county community action program agency was also involved in the planning at every step, and proved a valuable

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resource. It administers funds for the project, and serves as paymaster, relieving the project director of this task.

The advice and cooperation of the school lunch manager and the county agricultural agent was sought in setting up the hot meal program. The possibility of qualifying for surplus foods is now being investigated. Local public health officials, the State health department, and the hospital board were consulted on the project.

## Evaluation

Testing the effectiveness of the various elements will come at several stages. At the end of 6 months, the commission will assess its progress in planning. How many old persons need hot meals? Are the plans for preparing and serving them workable? Records of all services and activities will be kept by the staff after the program is in operation, and a report will be compiled every 6 months showing the number of hot meals served; the number of persons served; the number of people visiting the health clinic, referred to hospital, referred to private physician and referred to welfare department; the number visited by the visiting nurse.

Similar reports will be made on all other elements of the project. A close evaluation of the per capita cost of the service will be made.

## Involvement of residents

Elderly persons are employed in and assume most of the responsibility for planning and directing the project.

## Cost

### Planning and organization (3 to 6 months) :

1 half-time secretary.....	\$750
1 half-time staff executive (who might or might not become the project director).....	2,000
Postage, telephone.....	200
Mileage, travel allowance, and expense allowance of Commission members involved in the planning.....	240
Subtotal.....	<u>1,310</u>

### Administration of Center (annual costs) :

Project director ( $\frac{1}{4}$ time).....	2,000
Assistant director.....	6,000
Secretary (half time).....	1,500
Telephone, postage, other supplies.....	250
Extra liability insurance for all automobiles used in the project.....	180
Subtotal.....	<u>9,930</u>

(Center and office space and office equipment to be supplied locally.)

( $\frac{1}{2}$  of total, as Center will be in operation only 6 to 8 months during the 1st year.)

Subtotal.....	<u>4,965</u>
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### Hot meals:

New equipment in Center kitchen (stove, refrigerator, coffeemakers, 10 extra card tables for dining, etc.).....	<sup>1</sup> 600
Rental of supplementary kitchen in nearby church.....	240
Containers and equipment for carrying hot meals (similar to those used by airline caterers, 200).....	<sup>1</sup> 1,300
Trucks (2).....	<sup>1</sup> 4,000
Manager of meal service.....	4,000
4 assistants (5 hours per day).....	7,500
Subtotal.....	<u>17,640</u>

<sup>1</sup> Nonrecurring costs.

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Cost—Continued

Health service:	
Doctor (half-time)-----	\$7, 000
Visiting and clinic nurse (full-time)-----	6, 800
Rental and health maintenance clinic equipment (in addition to items available from State public health service)-----	1, 800
Subtotal-----	<u>15, 600</u>
Home repair service: No additional cost to project.	
Transportation:	
Additional cost of owners' liability insurance paid by project 3 at \$60-----	180
5 cents per mile driven ( $\frac{1}{2}$ of it is paid by client, the other half by project; driver get 10 cents a mile driven)-----	900
Subtotal-----	<u>1, 080</u>
Foster homes: No additional cost to project except cost of cooperating with welfare department in selection and inspection of homes (3,000 miles at 8 cents per mile plus \$25 for supplies).	
Subtotal-----	265
Activities: Administrative staff responsible for the activities program with assistance of 3 part-time older persons with income below \$2,500.	
Subtotal-----	3, 750
Total nonrecurring costs-----	9, 090
Total yearly recurring costs-----	<u>37, 400</u>
Grand total-----	<u>46, 490</u>

<sup>1</sup> Nonrecurring costs.

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DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE,

August 16, 1965.

HON. GEORGE A. SMATHERS,  
*Chairman, Special Committee on Aging,*  
*U.S. Senate, Washington, D.C.*

DEAR SENATOR SMATHERS: Thank you for your letter of June 28 requesting additional information provided in our letter of June 15. Below are the specific questions raised in your letter and answers to them:

1. Your letter informs us that five State public welfare departments are operating demonstration projects under terms of the Public Welfare Amendments of 1962. Are any of these projects related in any way to OEO projects? If not, could they be? I'd also like a brief description of each project.

The five projects were approved for Arkansas, New Hampshire, Texas, Vermont, and Washington. These were adapted from a model \* \* \* prepared by the Bureau of Family Services. For the most part, the project grant was made to encourage the State public welfare agencies to undertake community planning responsibilities for the aging.

Considerable delay was encountered in recruitment of the consultants on aging in three States; in another (New Hampshire), the project was abandoned for this reason. As a result of this slow start, progress reports reflect that the consultants are devoting their time to establishing liaison relationships with other State agencies and organizations. There was no evidence of planning activities related to OEO programs.

These projects are not related to OEO projects. However, they could be part of OEO programs if CAP agencies were established in these communities.

2. Your letter says that two county agencies in New Mexico have "progressed to the point where projects have been developed for consideration by the Office of Economic Opportunity." We would like more information on the scope and present status of these projects.

In Curry County, preliminary proposals for a community action program are being developed to include "visiting services" to selected old-age assistance clients as part of coordinated community planning for older citizens. In Lincoln County, an application for a multipurpose community center has been made to the State office of economic opportunity. We have no further information on these two counties.

3. We are happy to learn that almost half of the States now have specialists on aging under terms of the 1962 Public Welfare Amendments. Are they directly involved in plans for implementing HEW projects authorized by title V of the Economic Opportunity Act?

Up to this time, we have no evidence of these specialists being involved in the implementation of title V projects of the Economic Opportunity Act. We are beginning this month, however, to encourage State public welfare agencies to use the expertise of special staff (including those in aging) for the implementation of title V projects.

\* \* \* \* \*

5. May we have summaries from the Office of Aging of the proposed community projects on which that Office has been consulted, as well as summaries of suggestions made by the Office of Aging to the OEO on "areas and activities which might combat poverty among the aged?"

The OEO has requested consultation from the Office of Aging on numerous occasions on questions related to the qualifications of applicants and on program content dealing with opportunities for older adults. In addition, our representatives have participated frequently in presentations before OEO study and program development committees. Following are examples of consultation provided to three communities:

(a) Baltimore, Md.: An application for services for the elderly in the Baltimore CANDO project<sup>3</sup> area was prepared with assistance from the Office of Aging. Essentially, the project is designed to train neighborhood assistants and volunteer aids to work with elderly persons. They will be used to seek out persons to be served, to explain resources available to help them, and to encourage them to use these resources. Older persons with neglected abilities will be placed in paid employment or volunteer service through the Over-60 Employment Counseling Services. In some cases, they may be employed by the project as neighborhood development assistants to help other aged residents of their neighborhoods. Older persons with neglected disabilities will be referred for medical services. Particular attention will be given to those isolated elderly persons who would not otherwise have received any medical attention.

(b) San Antonio, Tex.: Consultation provided at the request of the State executive on aging and a local hospital resulted in an application to the Office of Economic Opportunity on June 22. Although no action has been taken on the application, it is included in those now being prepared for consideration by the Office of Economic Opportunity as part of the recently announced foster grandparents program.

(c) Chicago Ill.: The Office of Economic Opportunity requested consultation to evaluate and make recommendation on an application for the development of a television series on preretirement education. Our consultant's suggestions were considered and largely incorporated in recommendations for strengthening of the application.

6. May we have summaries of the purposes and status of the 5 Bureau of Family Services projects which provide for the appointment of consultants in community services?

Enclosed are three copies of a model of a community services demonstration project which was distributed to State public welfare agencies. Since our previous report, one State has discontinued its project because of the inability to secure staff. Three others (Colorado, Oregon, and Utah) have projects substantially similar to the model. Progress reports from these States reflect the active participation in community affairs closely related to the antipovetry effort.

<sup>3</sup> A detailed description appears on pp. 199-205, app. B.



The remaining project, located in North Carolina, provides for the employment of 25 consultants and additional supervisory and clerical staff. The consultants are assigned to one or sometimes two rural counties to stimulate concerted community planning to create and fund new services. They provide both technical expertise and staff assistance necessary to prepare OEO applications, e.g., Project Head Start, Work Experience, etc.

7. Your letter, on page 3, says that as of June 8, 1965, there were 99 projects approved totaling \$76 million. We would like to have more information about assistance provided under those projects to the elderly poor. We would especially like a detailed report on the title V project in Boston. Has it been implemented yet? What training methods are being used? What is the response from those above 50 years of age, etc.?

Information available at this time does not provide precise data regarding help for the "elderly poor." The poor receiving benefits under title V projects would have to meet the eligibility need requirement for one of the public assistance programs and would have to have employment potential.

The title V project in Boston has not yet been implemented. Two other projects especially related to your question have recently been approved: (1) In Arkansas, an estimated 181 participants will be recipients of old-age assistance; (2) in Lynn, Mass., an evaluation is being made of old-age assistance recipients for participation in project employment.

8. We are keenly interested in learning more about the task force you described on page 4. You say that this task force "has been established to develop concepts, approaches, and models for providing more essential and more comprehensive health services in pockets of poverty." May we have a description of the concepts, approaches, and models already under active consideration?

The health and poverty task force is working toward developing collaboration and shared planning, rather than producing hard documents or precisely defined models. Efforts are being directed toward building health principles into OEO planning efforts. For example, members participated in OEO conferences to develop (a) guidelines for relationships of OEO-sponsored activities to those of other agencies; (b) criteria for judging health project proposals; and (c) means for technical assistance to local community action activities. Among the elements discussed were: neighborhood health services, family health maintenance clinics and programs, and new health careers for subprofessionals (including the elderly). Personnel from Public Health Service on detail to OEO number seven; three in program development, two in technical consultation, and two in administration. Among other things, this task force will examine methods (or vehicles) for improvement of health services delivery systems. Of special interest is the exploration of a proposed regional workshop on "Health Problems of the Poor" through arrangements with Rutgers University, the New Jersey State Health Department, and other interested persons.

I believe you will be particularly interested in the program—Foster Grandparents—referred to in the consultation with San Antonio, Tex. It is more completely described as "Employment of older persons for the social enrichment of children in institutions." This Department has entered into an agreement with the Office of Economic Opportunity to employ and supervise the staff necessary to launch this project. Enclosed are three copies of the project outline.

I am pleased to provide this information for your use. Please let us know if we can be of further help.

Sincerely yours,

WILBUR J. COHEN.  
*Under Secretary.*

## President's Committee on Consumer Interests

WASHINGTON, D.C., June 15, 1965.

DEAR MR. CHAIRMAN: My office is pleased to respond to your call, as quoted below, for a statement describing the work of the President's Committee on Consumer Interests in behalf of the aged, particularly the aged in the grip of poverty:

"This committee would find it most helpful, if the Committee on Consumer Affairs would submit a statement to us on activities within your committee that have direct links with existing or potential OEO programs and objectives that affect the elderly.

"We are especially interested in the opportunities that exist for coordination with OEO programs of your work on consumer education programs of help to the elderly. We would welcome information on existing or potential joint efforts of this kind."

\* \* \* \* \*

What follows is essentially a summary of a large number of diversified activities carried on by this office for the benefit of all consumers, with special attention to the poor and elderly.

As an attachment, we are submitting two exhibits. The most recent and most pertinent is the "Report of the Panel on Consumer Education for Persons with Limited Incomes." It was released on June 3. The other is the "Report to the President on the Regional Conferences."<sup>4</sup>

As you know, those in the later years of life frequently find themselves at or near the poverty line. For one reason or another, many aged people have great difficulty living within their limited incomes. Their problems are made even more acute by their dependence on relatively fixed incomes, such as retirement payments and insurance annuities. Although social security and other programs have improved rapidly in recent years many of the aged still have incomes below the poverty level.

It follows that any program to help alleviate the problems of the poor must pay particular attention to the proportion of the population over 65 years of age.

We are constantly reminded that the proportion of elderly in the ranks of the poor is much higher than in the general population. We see this daily in the heart-rending letters to this office from older persons. We also see it in many other ways.

Your Subcommittee on Frauds and Deceptions Affecting the Elderly, for example, heard one county prosecutor say that 7 out of 10 victims of medical fraud were over the age of 60. Aged people are especially prone to become victims of consumer fraud, deceptive selling schemes and just plain wasteful buying practices. The last mentioned is often the result of buying in small uneconomical quantities.

The retail revolution—symbolized by the replacement of the friendly corner grocer by an impersonal package on the shelf—has thrown older persons into an unreal world where they simply get lost in the maze of the modern marketplace.

#### I. REGIONAL CONFERENCE REPORT

Mindful of these special problems of the poor, President Johnson last year directed this office to hold a series of regional conferences to discuss the problems of consumer information in order to form the basis for possible remedial action.

The result was a series of four conferences and the attached report on them to the President. The principal conclusion was that American consumers of all ages need much more information than they get from either Government or business. Discussion at the conferences showed that this need is especially apparent among older people. They are so often unable, for example, to read the small print disclosing a package's net contents or the fine print in a sales contract or personal loan.

One of the five recommendations of the conference report was that Government agencies dealing with consumers create more and better informational materials for the poor, the elderly, the illiterate and other special groups.

This recommendation specifically called for:

- (1) Development of new means of reaching these people, including mobile exhibits, movies on consumer fraud, and the establishment of information centers—in cooperation with business, labor and other interested groups—in low-income neighborhoods.
- (2) Translation of existing informational material into Spanish for use in some sections of the country.
- (3) The inclusion, where appropriate, of consumer education and information projects in community action programs under the Economic Opportunity Act.

A priority of our committee is to work for implementation of these recommendations.

<sup>4</sup> In committee files.

## II. REPORT OF PANEL ON LOW-INCOME PROBLEMS

President Johnson, in his special message on consumer interests on February 5, 1964, directed the President's Committee on Consumer Interests " \* \* \* to develop as promptly as possible effective ways and means of reaching more homes and families—particularly low-income families—with information to help them get the most for their money."

In response to this message, I formed a panel of distinguished leaders in business, Government, education, and other fields to look into the problems of low-income consumers and suggest what can be done to help them.

After nearly a year's study, the panel has issued its report to me. The first printing is already nearly gone and requests for more have come in so fast that a second printing has been ordered. We will see that there is a supply of copies at the hearing for those who might want them.

As stated in the foreword to the report:

"Concerted efforts are now underway to cut away the roots of poverty: low education attainment, lack of occupational competence, lack of economic development in some areas, poor health and disability—especially among the elderly—prejudicial discrimination and subminimum wage rates."

The panel report explains the role of consumer education as follows:

"*What consumer education can do.*—Very simply, it can help the poor get the most for what little money they have to spend. Its object should be to subtract from poverty. On another level, it can help people understand the available choices, to balance preference against price or utility, and match quality against realistic expenditure. The goal of consumer education is to achieve higher standards of living through more discriminating consumption.

"*What consumer education cannot do.*—Consumer education cannot—and should not—be considered a means of imparting moral or even material values. No consumer economics teacher should go into a low income neighborhood with the idea of reforming people or that consumer education, by itself, can provide a panacea for poverty. The attitudes of the people must be respected, and it must be remembered that consumer education cannot cure poverty—it can only ease the pain."

The problems of the elderly are the problems of the poor magnified. This is largely because older people get outdoors less often and travel shorter distances to do their buying. This makes them particularly susceptible to high-pressure peddlers, marginal retail operators and high-interest loan dispensers who operate from door to door.

In determining the principal characteristics of the poor, the panel put old age (over 65) at the top of the list. Disability ranked second. "Generally," said the report, "the poor are unable to earn enough because of age, physical handicaps, or prejudicial discrimination."

The panel might have been speaking for the old as well as the young when it added:

"Getting full value for every dollar spent is important to everyone. But for those with little to spend, the question of value becomes crucial. Unlike those better off, poor people have no margin to absorb mistakes. Unless they are knowledgeable as consumers, they can lose what little they have through fraud, misuse of credit and uninformed buying \* \* \*.

"The poor are often a clearly defined target for unscrupulous sales techniques. Their capacity to protect themselves from fraud, deception and misrepresentation is usually limited—they may be unaware of being defrauded; they may be unaware of their rights; or they may be reluctant for a variety of reasons to instigate corrective action. Their inaction is often interpreted as satisfaction."

The panel concluded that the poor do pay more for food, credit, clothing and other commodities. But it added that more research is needed here and urged Federal, State, and local governments, as well as other interested groups, to explore this field further. The panel said that the higher prices in poor neighborhoods were not solely the result of exploitation, that they were partly because of extra services provided by neighborhood merchants.

The panel called for a great deal more effort to develop consumer education for low-income people. One recommendation urged that a nonprofit institution develop a clearinghouse of educational materials and techniques under an OEO demonstration grant.

The report contains an extensive list of private and public resources for consumer education on the State, local, and national levels. Another section lists Federal grants and financial assistance programs available for consumer education programs, including those of OEO.

### III. PRESENT AND PROSPECTIVE OEO PROJECTS

While the panel was deliberating and preparing its report, the Economic Opportunity Act was passed and this office commenced a close and fruitful working arrangement with the Office of Economic Opportunity. The following developments deserve special attention:

1. Inclusion of consumer projects in the list of activities eligible for funds in community action programs. This reflects official recognition of the fact that consumer problems often have a great deal to do with the economic plight of poverty victims of all ages.

The "Community Action Program Guide" makes frequent reference to consumer needs. Specifically, it lists consumer education and homemaker services among the various methods of attacking poverty under plans supported and coordinated by the OEO.

Under the heading of "Consumer Information, Education and Mutual Aid," the guidebook lists the following activities as eligible for assistance:

(a) Operation of consumer information and education programs to improve the ability of low-income groups to maximize their resources in the purchase of goods and services and to acquaint the low-income consumer with available services and protections.

(b) Assistance in the establishment of cooperative ventures to allow low-income families to maximize their resources as well as developing leadership and managerial skills.

(c) Providing budget and family financial counseling services to effect a permanent improvement in spending habits.

(d) Establishment of low-cost credit and improved patterns of spending and saving through credit unions and banks.

Other consumer-type activities eligible for OEO funding include programs for improvement in living conditions of the elderly through homemaker services and improvement in home management skills, including advice on rehabilitation and repair of homes.

Of special interest is the provision for legal aid and information on the rights of the poor, including consumers' rights. The elderly stand to gain greatly with implementation of this section calling for preventive law counseling on leases, financial agreements, and other contractual arrangements.

#### 2. Approval of consumer-oriented projects.

Already the OEO has approved funds for consumer information and education in a number of cities. Two that we feel are of particular significance are:

(a) Establishment of a consumer education center in the Washington, D.C., community action program.

This is the first community action program in the Nation with a fully integrated consumer education program involving professional staff members and indigenous citizens as consumer aids in identifying consumer problems and keeping clear channels of communication open.

Among other things, the program seeks to organize consumer clinics, protective associations, buying clubs, credit unions, comparative shopping expeditions, consumer-retailer dialogs, and adult education classes.

(b) Approval of plan for Bay Area neighborhood development. This is a demonstration project set up by a group of California cooperatives to develop and test new materials and techniques for helping low-income people solve consumer problems. A grant of \$256,251 has recently been approved by OEO for this plan.

This office attaches great significance to this project because it is the first truly comprehensive attempt to learn exactly how to "get through" to consumers who are unable or unwilling to help themselves through normal means of communication such as existing consumer information pamphlets.

The specific aims of the program, besides the principal one of developing new materials, include:

An education program aimed at getting the poor to deliberate before buying.

A neighborhood counseling and legal counseling service.

A consumer center in the shopping districts to provide answers to consumer questions at the source.

A door-to-door consumer education program for those such as the elderly and disabled who do not get outside the home.

Development of credit unions to make loans and give advice on credit problems.

Mobilization of volunteer and social agencies to help with consumer education.

Out of this demonstration project may come enough new material to chart new ways of helping poverty victims cope effectively with the complexities of the marketplace.

One of the participants is the Bay Area Funeral Society. This society has made a study of ways to reduce funeral costs.

3. Potential OEO projects in process.

This office is working with OEO in an advisory capacity to encourage other proposed consumer projects. At the last count, there were at least 14 consumer projects underway. A number of others are in early stages of planning. We expect that many more will emerge because of the wide interest that has been aroused in this field.

Our office is presently helping OEO plan a summer conference of 50 community action leaders to stimulate appropriate projects.

Recommendation No. 3 of your subcommittee's report urged a broad research study of consumer attitudes of the elderly. We have been participating in monthly meetings with representatives of OEO and HEW to explore the feasibility of such a study.

#### IV. THE ROLE OF OTHER ORGANIZATIONS

Much of the work of this office involves advising and assisting voluntary organizations that express a desire to "do something" to help low-income consumers, especially the elderly ones.

We have been in frequent touch with State and local officials and have encouraged them to set up offices of consumer affairs to help fight the types of fraud that prey particularly on the aged. We are about to set up an ad hoc committee of State officials to look into possible ways of creating closer Federal-State cooperation in such areas as purchasing and prosecution of fraud.

We have encouraged consumer activities by the National Council of Senior Citizens and the American Association of Retired Persons. The former group has recently helped establish a mail-order drug service and has signed up druggists to give discounts to the elderly. The latter group has set up a pilot project in Washington for the purpose of developing practical consumer information for eventual use by local chapters. I understand your committee will be hearing more about this project from Mr. William Fitch, executive director of the American Association of Retired Persons.<sup>5</sup>

Our office also has helped establish three pilot projects with the Variety Stores Association to help the poor learn how to distinguish quality in merchandise and services.

With our assistance, the American Home Economics Association has given new emphasis to the problems of the poor and elderly. This association, with the American Library Association, is in the process of developing cooperative programs of consumer information and education through libraries and other places easily accessible to the poor and aged. There is a possibility that this project also may become eligible for OEO funds.

One of the most promising programs is being planned by the National Urban League. It will concentrate on credit counseling. One of our staff members will lead a series of workshops at the league's national convention in August.

These are merely samples of many activities of organizations in behalf of consumers. They indicate greatly increased public interest in helping those who need it the most. Special mention should be made of our close working relationships with other Federal agencies and departments, especially those involving health, education, and welfare. Government education and welfare activities already have taken on a new emphasis on consumer matters as a practical way to help people pull themselves out of the depths of debt and dependency.

<sup>5</sup> See p. 132.

## V. SUMMARY AND CONCLUSIONS

We would like to commend your committee for drawing attention at this time to the special problems of the aged consumer. And we would like to publicly cite the fine cooperation we have received from OEO as well as other branches of the Government.

Although we are properly concerned with the problems of all consumers, rich and poor, old and young, we cannot help becoming especially concerned with this group which needs help so badly, the elderly poor.

We are hopeful that the hearings of your committee will not only bring about new information to help these people but also chart new avenues for getting needed information to them. All that has been done so far is merely a beginning. The largest part of the task lies ahead.

We would be happy to cooperate further with your committee in this undertaking.

Respectfully submitted.

Mrs. ESTHER PETERSON,  
*Special Assistant to the President for Consumer Affairs.*

## Small Business Administration

SMALL BUSINESS ADMINISTRATION,  
OFFICE OF THE ADMINISTRATOR,  
*Washington, D.C., June 15, 1965.*

DEAR MR. CHAIRMAN: This is in response to your letter of June 4, requesting a statement on activities of the Small Business Administration that have direct links with existing or potential programs of the Office of Economic Opportunity and objectives that affect the elderly.

"Question 1. Under title IV, 'Employment and Investment Incentives', how many loans, and in what amounts, have been made to small business concerns of which one of the principal owners and/or managers are elderly?"

Answer. The only SBA activity which falls squarely within the scope of your inquiry is the loan program for very small business concerns embodied in title IV of the Economic Opportunity Act of 1964. This program, conducted by us pursuant to a delegation of authority from OEO, combines management training with loans (up to a maximum of \$25,000) extended through simplified procedures on liberal terms. It is designed to assist qualified persons at the lower levels of our economic and social structures, especially Negroes and members of other minority groups, in developing their potentials as small businessmen. Another, and equally important, purpose of the program is to utilize such borrowers as a means of creating increased employment opportunities in their respective neighborhoods.

"Question 2. What, if any, employment of the elderly has been made possible by loans under this title?"

Answer. To date we have made 98 title IV loans. Only one of them went to a person over the age of 65. Although a total of 660 persons are employed by the borrowers, our records do not indicate their ages. It is reasonable to assume, however, that relatively few of these people are elderly. Probably most of them are in the prime of life—or close to it.

Advanced age is not, of itself, a barrier to a title IV loan. Nevertheless the prospects for repayment of such a loan rest entirely upon the success of the borrower's business. If the physical strength of an applicant has been substantially impaired, due either to illness or age, he is not likely to achieve success. No lender, not even a compassionate lender such as SBA, can afford to disregard this factor. Moreover a loan to an infirm applicant would be a disservice to him, as well as to the Government, since the probable result for him would be failure and a hopeless mire of debt.

Such hard but sound considerations will doubtless limit the number of title IV loans we can make to the elderly. I trust that you will find this information helpful in the preparations you are making for the hearings soon to be held by your committee relating to the war on poverty as it affects elderly Americans.

With kind regards, I am,  
Sincerely,

(Signed) EUGENE P. FOLEY,  
*Administrator.*

SMALL BUSINESS ADMINISTRATION,  
Washington, D.C., August 27, 1965.

Hon. GEORGE A. SMATHEES,  
*Chairman, Special Committee on Aging,*  
*U.S. Senate, Washington, D.C.*

DEAR MR. CHAIRMAN: Thank you for the opportunity to provide further comments on the services of the small business development centers available to elderly applicants for assistance. Within the same general limits described in my letter to you of June 15, 1965, these centers stand ready to work directly with all applicants without discrimination because of age.

In this connection, the Special Committee on Aging will be interested in the services being provided by our Service Corps of Retired Executives (SCORE). SCORE consists mainly of men and women past the retirement age who volunteer their services to guide the small business owner to better business management.

By working closely with SBDC loan applicants and others who seek help, our SCORE volunteers advise many small businessmen. Here in Washington our local SCORE Chapter is manning a desk at the local SBDC office to provide help directly at the center.

State and city offices all over the country who are active in programs for the aged are constantly indicating interest in our SCORE program and its strong potentials as a help to accomplishing their local goals.

We are gratified with the accomplishments and progress of SCORE in the past year. These retired businessmen and women are finding a new challenge for their experience and abilities and at the same time are participating in a real community service.

With kind regards, I am,  
Sincerely,

EUGENE P. FOLEY, *Administrator.*

## APPENDIX B

### RESPONSES AND ADDITIONAL COMMENTS TO QUESTIONNAIRE SENT TO STATE AGENCIES WORKING WITH THE ELDERLY

To learn as much as possible about antipoverty programs for the elderly, the committee chairman asked State agencies to answer a questionnaire and to give additional commentary.

In the replies that were received, many State representatives said they had nothing to report because programs were still in the early planning stages. Others, however, gave helpful information on existing and contemplated projects linked directly to the provisions of the Economic Opportunity Act.

The questionnaire sent to the various State agencies appears below and the responses appear on the following pages under the individual State headings.

#### QUESTIONNAIRE ON ASSISTANCE TO THE ELDERLY UNDER FEDERAL ANTIPOVERTY PROGRAMS

What has been done by or for the elderly under the Economic Opportunity Act of 1964?

1. Under title I, ("Youth Programs,") to what extent have the elderly been used as instructors, counselors, administrators, etc.?

2. Under title II, part A, ("Community Action Programs") what assistance has been rendered the elderly and what assistance is planned for them under community action programs heretofore approved for Federal funds?

3. Under title II, part B, ("Adult Basic Education,") to what extent have the elderly been provided basic education, and to what extent is it expected that they will be provided basic education in the future under this authorization?

4. Under title II, part C, ("Voluntary Assistance for Needy Children,") what, if any part can the elderly play in this program, and what, if any, part have they played?

5. Under title III ("Combating Poverty in Rural Areas") what assistance has been rendered the elderly and what assistance is planned for them?

6. Under title IV ("Employment and Investment Incentives"), how many loans, and in what amounts, have been made to small business concerns of which one of the principal owners and/or managers are elderly? What, if any, employment of the elderly has been made possible by loans under this title?

7. Under title V ("Work Experience Programs"), to what extent have older workers been given employment in the projects carried out under this authorization? What, if any, contribution has been made or is expected to be made by these projects to knowledge and understanding regarding obtaining employment for older workers?

8. Under section 603 ("Volunteers in Service to America"), how many volunteers who have been accepted have been elderly? What activities have been carried out or are planned for these volunteers? What has VISTA done, or what does it plan to do, to serve the elderly?

9. Under title VII ("Treatment of Income for Certain Public Assistance Purposes"), how much income has been received by the elderly and disregarded for public assistance purposes?



## ALABAMA

MONTGOMERY, ALA., JUNE 14, 1965.

DEAR SENATOR SMATHERS :

\* \* \* \* \*

It seems to me that the high administrative cost in most of the programs will consume the major part of the funds that might have been available at the grassroots. If existing welfare and other long standing agencies could receive some of the economic opportunity funds for additional staff and for increased salaries to bring them in line with employees of comparable training and experience the program could be administered much more economically.

It is my understanding that some of the persons directing local community action programs are being paid salaries up to \$14,000. This is far more than many welfare organizations can pay their administrators of responsible programs who have had long years of training and experience.

Most of the programs under the Economic Opportunity Act require matching by local communities or State agencies (not title V). Many localities are not financially able to provide this required matching.

In addition, many of our poorer counties are not able to provide the administrative funds that are needed to operate a surplus commodity program. If part of the funds for the programs administered by the Office of Economic Opportunity were available for local administrative costs of surplus commodity programs, many people, including the aging, might be able to improve their health and their standards of living. I understand that this may be done as a part of a community action program under title II. However, the detailed preparation and the requirements for such projects delay the availability of funds for such a project.

It is the poorest States that have not been able to provide the increased administrative cost in connection with the 1962 Service Amendments to the Social Security Act. The high-income States have, throughout the years, been able to provide more workers who are badly needed. Likewise, they have been able to take greater advantage of the 75-percent Federal matching for services in connection with public assistance programs. It is not possible for Alabama or some other low-income States to meet the strict Federal requirements in connection with earning this additional administrative money for giving additional services to needy older people. For many years Alabama has urged that a variable grant formula for administration be used for low-income States. This would help materially in providing economic opportunities.

I am not returning the questionnaire since our letter explains our situation. Generally, older people in Alabama have not benefited by the programs of the Office of Economic Opportunity.

Sincerely yours,

RUBIN M. HANAN,  
*Chairman, Commission on Aging.*

## ALASKA

JUNE 14, 1965.

DEAR SENATOR SMATHERS: With reference to your letter of June 4, I am enclosing herewith answers to your questionnaire as they pertain to Alaska.

To date, Alaska's economic opportunity program activity has been mainly concerned with preschool and youth programs in view of the fact that the ratio of elderly persons to children and young adults in Alaska is low. Since the OEO programs are just beginning to get underway in Alaska, we feel the greatest immediate need here is with our younger citizens.

Sincerely,

WILLIAM A. EGAN, *Governor.*

## QUESTIONNAIRE RESPONSE

1. No programs have been started in Alaska under title I. There are no Job Corps installations. Several Neighborhood Youth Corps (title I-B) programs have been approved but none of these have begun.

2. No approved community action organizations have been established in Alaska. A number of preschool Headstart projects have been approved.
3. The basic education plan for Alaska has not yet been approved.
4. No program has been conducted under title II, part C of the act.
5. No program has been conducted under title III of the act.
6. No loan program has been established under title IV of the act.
7. No title V work experience programs have been conducted in Alaska.
8. There are no VISTA volunteers in Alaska. Negotiations are now under-way to bring volunteers here.
9. None.

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## ARIZONA

### REPLIES TO NINE QUESTIONS

JUNE 14, 1965.

1. We have just received recently a contract for the National Youth Corps, and I am sure that some old people will be used as instructors, counselors, and administrators; however, at this time we have no way of breaking this down.

2. Because of the political atmosphere of the State of Arizona, we have just recently been able to participate in community action programs and we are only in the formative stages of submitting proposals under title II.

3. Again, Arizona has been allocated certain funds under part B of title II: Basic Adult Education. Plans are in the formative stage to expand basic education for the elderly in the State plan submitted by the State department of public instruction.

4. We have no way of answering this particular question at this time, however, under the special Head Start programs during the summer of 1965, elderly people have been slated and selected to participate in this program in helping needy children.

5. Under title III there has been a grant to the Arizona Migrant and Indian Ministry and from the information that I have, they are certainly including the elderly in their program and in all probability there will be more assistance rendered this group of people under title III than under any other title.

6. To my knowledge, there have not been any loans made to small business concerns under the Economic Opportunity Act of 1964. Here again the lateness of Arizona's participation in the opportunities offered under this act has certainly impaired our State's service to the elderly.

7. The State welfare department has submitted a proposal under title V to train people who are on welfare to do particular types of work under the Economic Opportunity Act of 1964. To my knowledge, this program has not gotten off the ground but is to start as soon as the program is funded from Washington.

8. There are six VISTA volunteers assigned to the various Indian reservations at this time. There are proposals being submitted to ask for approximately 100 VISTA volunteers to work in the State and included in this proposal are programs involving the use of elderly people both as volunteers and as recipients of service by the VISTA worker.

9. I am sorry that I have to repeat either an excuse or a reason why Arizona has done very little as far as title VII is concerned. It goes without saying that the newness of the program in Arizona has made it rather difficult to give you specific information regarding assistance received by the elderly under Economic Opportunity Act of 1964. I am sure that next year we will be able to provide your committee with specific information as it relates to elderly people.

SIM J. TRAW,

*Field Coordinator, State Office of Economic Opportunity.*

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## ARKANSAS<sup>1</sup>

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## CALIFORNIA<sup>1</sup>

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<sup>1</sup> Report had not been received when this part went to press. An effort will be made to obtain and print it in the record of one of the subsequent hearings in this series.

## COLORADO

JUNE 14, 1965.

DEAR SENATOR SMATHERS: Dr. Alfred C. Nelson, chairman of the Colorado Commission on the Aging, has asked that I reply to your letter requesting information on the Office of Economic Opportunity program in Colorado.

I am sorry to say that Colorado appears to be similar to other sections of the country, in that the OEO program here is aimed at the youth of our State. There is some indication, however, that the trend, though it will not be reversed, may be aimed at utilizing our older Coloradans in these programs.

One program which we have specifically in the planning stage is called the environmental enrichment project (Grandparents, Inc.). This project as presently envisioned would provide tender loving care to children in Denver General Hospital and Colorado General Hospital who are too young to receive any of the benefits of the Head Start program.

With regard to the questionnaire on assistance to the elderly under Federal antipoverty programs, I will answer the questions as listed:

1. We have an indication that some older persons are being used as instructors in the study hall programs throughout the State. At the present time, however, these people are strictly volunteers and do not come under the OEO program.
  2. None at present.
  3. None at present.
  4. It is possible that the environmental enrichment program will come under this section.
  5. Because of Colorado's liberal old-age pension program, we do not see a major problem of poverty in rural areas, as individuals in the rural areas receiving Colorado's pension are in better financial position than those living in the urban areas.
  6. To our knowledge, nothing has been done or is contemplated in this area.
  7. None.
  8. Denver's War on Poverty, Inc., has not yet recruited any volunteers for VISTA.
  9. The only income received by the elderly and disregarded for public assistance purposes is that income which is exempted by Federal law.
- We do hope this letter will be helpful to you for the June 16 hearing.

Sincerely,

ROBERT R. ROBINSON,  
*Staff Secretary, State Commission on Aging.*

## CONNECTICUT

JUNE 14, 1965.

## REPLY TO QUESTIONNAIRE

1. There are no Job Corps camps or State-operated youth camps in Connecticut. There are two work-training programs (in New Haven and Hartford) operated by the boards of education which use their own personnel.

There are six college study programs, all being operated by the colleges themselves (State or private). We do not have any record of the elderly being used.

2. The New Haven community action program has an elderly planning study underway, which covers a comprehensive survey of the New Haven elderly population, socioeconomic characteristics, health problems, recreation needs, informal education and leisure time opportunities, survey of public and private housing needs, adequate income maintenance, availability of resources, in order to estimate the need for additional or new services, with particular emphasis on unmet needs of the low-income elderly. This study is funded for \$25,900 and runs to June 30, 1966. This is the only community action program funded in the State, designed for elderly persons. Incidental assistance is given in Hartford and Waterbury, but it is meager.

3. No adult basic education programs have been inaugurated in Connecticut. Money is available and a statewide program will be started in the fall. The estimate is that 40 percent of the \$209,000 will be expended on behalf of the elderly.

4. Title II, part C, has never been implemented by the national CEA.

5. This is a loan program to individuals and cooperatives, under the Agricultural Service, with limited applicability to Connecticut. No analysis has been made of age of recipients.

6. No small business development centers have as yet been opened in Connecticut. Centers have been proposed in Hartford, Bridgeport, and New Haven and are pending.

7. Work experience programs have been funded but as of June 1, 1965, none have been launched.

8. Volunteers in Service to America are accepted only by the national office; hence this information must be obtained there. Two VISTA volunteers are assigned to Hartford, one of whom is 70 years of age and is doing a good job.

9. The Connecticut law does not permit the disregarding of any income for public assistance purposes. As of June 8, 1965, a bill is pending passage by the General Assistance [sic] to allow Connecticut to conform with title 7.

Mrs. HAROLD R. SANDERSON,

*Chairman, Commission on Services to Elderly Persons.*

(The following is a copy of General Memorandum No. 2, dated May 20, 1965, of the Office of Economic Opportunity, State Capitol, Hartford, State of Connecticut.)

OFFICE OF ECONOMIC OPPORTUNITY,  
STATE CAPITOL,  
*Hartford, Conn., May 20, 1965.*

GENERAL MEMORANDUM NO. 2

To: CAP executive directors and CAP chairman.

From: Joseph P. Dyer, Director, Office of Economic Opportunity.

Subject: Inclusion in community action programs of service to the aged, the handicapped, and mental health and mental retardation programs.

Representation has been made to this Office by the Connecticut Commission on Services for Elderly Persons, mental health councils, and groups interested in mental retardation and the handicapped relative to their involvement in community action programs.

These representatives have been urged to contact CAP groups in their area of service in order to obtain funding of these programs through the OEO.

In the event no contact has been made with you to date, it is suggested that these groups be sought out to submit their needs and plans.

JOSEPH P. DYER, *Director.*

DELAWARE

JUNE 18, 1965.

DEAR SENATOR SMATHERS: In answer to your question, to the best of my knowledge, the replies in each instance would be negative. Mr. Daniel J. McKenney, director of the program in Delaware, concurs with my thinking in this respect.

It is my opinion that the program was primarily constructed and worded to be of aid to youth and that the benefits to the elderly were a much neglected issue. For example, a carefully designed program was attempted in which college students after suitable training could make a study of the needs of the aging. It was thwarted by the fact that the students could not come from homes where there was more than \$3,000 annual income.

One of the city councils on aging has planned a meeting to explore further means by which the act could be utilized to aid the elderly. The questions which you ask are provocative and will be carefully explored.

Sincerely,

HECTOR J. LEMAIRE, Ph. D.,  
*Executive Director.*

CHRISTINE DOBBS  
(Mrs. Herbert E. Dobbs).  
*Chairman, Citizens Council on Aging.*

JUNE 28, 1965.

Mrs. HERBERT E. DOBBS,  
*Chairman.*

DEAR MRS. DOBBS :

\* \* \* \* \*  
I was especially interested in your statement that students could not conduct a study of the needs of the aging because students came from homes which had more than \$3,000 income. Can you give me more information? Is the project still inoperative? Did the OEO in Washington issue an official statement of policy on this issue?  
\* \* \* \* \*

With kind regards, I am,  
Sincerely yours,

GEORGE A. SMATHERS,  
*Chairman.*

JULY 7, 1965.

DEAR SENATOR SMATHERS: Mrs. Herbert E. Dobbs has asked me to reply to your letter of June 28, 1965, relative to the study our commission, in cooperation with other State agencies, wished to make about the needs of aged persons in lower Delaware utilizing students at Wesley College. (A copy of the proposal is enclosed.)<sup>2</sup>

Originally, the proposal had the tacit approval of Mr. Daniel J. McKenney, coordinator of the economic opportunity program in Delaware. The program was next further enlarged upon and developed to the point you now see it. Mr. McKenney then discussed it with officials in Washington. He was, according to the best of my knowledge, told that the project would be acceptable only if the participating students came from homes where total income was less than \$3,000.

In view of this stipulation there were not sufficient numbers of students to do the study. Originally, the thought had been to have the students perform the work during the summer months. However, with certain revisions and the cooperation of Wesley College, it could be done during the school year.

I hope the foregoing answers your questions about the proposal. If anything is not clear or I may be of further service, please let me know.

Sincerely,

HECTOR J. LEMAIRE, Ph. D.,  
*Executive Director, Division of the Aging.*

DISTRICT OF COLUMBIA<sup>3</sup>

JUNE 12, 1965

REPLY TO QUESTIONNAIRE<sup>4</sup>

1. A number of the members of UPO staff are in their forties and fifties.

2. An application for funds has been received from the District of Columbia Department of Public Health for the purpose of expanding a program of health maintenance for the elderly at Garfield Terrace where a program has been funded by a 3-year grant from the U.S. Public Health Service. A second program is under consideration to provide for dental needs of the aged in the Garfield Terrace area. It is patterned after a program in New Haven.

3. Answer to first part of question: None.

Answer to second part of the question: They are (Board of Education) planning to make a survey of a public housing dwelling (Garfield Terrace) to learn if any of these tenants would be interested in learning to read and write—if they are interested a teacher will be provided for this service.

<sup>2</sup> In committee files.

<sup>3</sup> A statement by Donald D. Brewer, chairman, Interdepartmental Committee on Aging of the District of Columbia, appears on p. 42, pt. 1A.

<sup>4</sup> Text of questionnaire appears on p. 181.

4. UPO is hopeful that the District of Columbia will participate in the foster grandparents program to be authorized by OEO for 20 cities after July 1. It is hoped also that persons over 60 will be involved as volunteers in the headstart program for preschool children.

5. Not applicable.

6. The Small Business Administration apparently has made no special effort to develop loans for persons over 60 in this area. However, retired persons organized by SCORE are serving successfully in giving guidance to applicants who are going to UPO's Small Business Development Center for help in developing loan applicants.

So far as can be determined no significant employment for the elderly has been made possible by such efforts.

7. None.

8. A request has been made for 200 VISTA volunteers. None has been assigned as yet.

9. On March 11, 1965 the Board of Commissioners, District of Columbia, issued order No. 65-321 which authorizes income exemptions, in accordance with title VII of the Economic Opportunity Act, as they apply to titles I and II of that Act.

Department of Public Welfare Directive PA 10.3 was issued April 30, 1965, implementing the income exemptions provision for public assistance applicants and recipients.

As of this date, June 12, 1965, the District of Columbia Department of Public Welfare, Public Assistance Division, has no knowledge of any recipient of old-age assistance who has received any income under the Economic Opportunity Act.

It might be pointed out that the program is in its infancy in the District of Columbia, and there has not been much opportunity for income to be received by the elderly.

DONALD D. BREWER,  
*Chairman, Interdepartmental Committee on Aging.*

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FLORIDA <sup>5</sup>

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GEORGIA

JUNE 9, 1965.

DEAR SENATOR SMATHERS:

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As must be true in other States, a true evaluation is hard to determine since the majority of programs are in either early planning or early implementation stages. Metropolitan Atlanta and a few other communities in Georgia appear to have done well in their planning and have moved into action which is showing tangible results. This has been due to good leadership with determination to produce effective results where most needed.

From the beginning, our commission has assumed a role of encouraging and advising State leaders, regional planning commissions, college and university representatives and others of the potentials of older citizens; this has related to them as recipients of benefits and as participants in programing. Interpretation of the several titles that could and should relate has been given in conferences and other meetings and through our newsletter. This interpretation has been well received and sometimes acknowledged as being helpful but few instances of practical application have been reported to us. Lack of staff has interfered with more active participation. In this early planning stage, considerable emphasis appears to have been placed on family wage earners and unemployed youth; this is understandable. Gradually the plans are being extended to other age levels such as preschool children in "Operation Head Start," individuals 18 years and older in adult basic education and specific services for and by older citizens in community action programs.

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<sup>5</sup> See footnote 1, p. 188.

In general, my impression is that more examples and models are needed which would alert State, regional, and county-city leaders to ways and means of involving older citizens and planning in their behalf. Up to now, information has been theoretical and idealistic rather than specific and practical. As a result, the involvement of older people appears to be somewhat obscured in the initial planning stages of programs in Georgia.

\* \* \* \* \*  
Sincerely,

STATE COMMISSION ON AGING,  
ELSIE C. ALVIS, *Executive Director.*

#### QUESTIONNAIRE RESPONSES<sup>6</sup>

1. Within the neighborhood program, trained full- and part-time older volunteers have functioned in a number of ways in setting up and manning registration centers for dropouts and other unemployed youth. They serve as social welfare aids, receptionists, and counselors.

2. Within community action programs numerous and varied approaches have been taken and are gradually evolving into specific programs. In principle, they would relate to and include poverty and near-poverty persons of all ages. In this frame of reference, it is difficult to identify the involvement of older adults as recipients and/or participants. A few examples of such involvement are briefed below:

(a) Neighborhood program (will eventually encompass about 20 low-income communities in Atlanta). A coordinator of planning in behalf of older persons has just been employed through OEO. A major responsibility will be in connection with three high-rise public housing projects which will be occupied by approximately 1,200 persons age 62 years and over. Concerted community services are to be provided to them and to surrounding neighborhoods through the facilities of the public housing units and services of existing agencies. A request for funds to staff the centers and to provide a central dining area is now being processed. In this setting, every effort will be made to involve older residents as leaders and workers in the total program and in giving community service.

Each neighborhood center serves and involves all age groups. In their employment placement and referral services, a large percentage has been in the 45-years-and-over age range; some are placed and others referred to the Golden Age Employment Service. Many older persons in these deprived areas who are eligible for OAA assistance but had not applied are referred to welfare for pension consideration.

Trained neighborhood aids serve in many capacities and are often of the middle and upper age levels.

(b) Operation Head Start will open soon in Atlanta-Fulton County and other parts of the State. Although teachers will be from the existing school system, volunteer assistants will range from 15 years to any age. There is no indication that a special effort has been made to recruit older volunteers. This potential is being brought to the attention of the Operation Head Start program directors.

3. This program will be administered by the State department of education. Eleven counties have been approved for action as soon as Federal funds are actually received. The age range is 18 years and over and it is anticipated that some older persons will take advantage of it. No special effort has been made to identify the program with older adults but they will not be excluded. Preliminary investigation indicates some interest on their part in securing basic education.

4. No specific examples are available of involvement of the elderly. There should be and probably will be opportunities as plans are developed. Through Operation Head-Start a training program for 500 teachers and workers is scheduled at the University of Georgia; other training will follow. There is the possibility that a number of these will be from retired teachers, social workers, and other professions, but this is not yet known.

5. Information not available.

6. Information not available.

7. In Atlanta-Fulton County, a cooperative plan is now functioning between the Golden Age Employment Service (National Council of Jewish Women) and OEO (Operation Up Lift and neighborhood programs). This plan assures referral of all older workers who cannot be placed through OEO programs to Golden Age

<sup>6</sup> Text of questionnaire appears on p. 151.

for placement and/or training and retraining. To date, two such referrals have been made; one was a 74-year-old man with one arm who was successfully placed. This will be a growing program because of a recent enlargement of the Golden Age Employment program as a resource.

Through State and county welfare departments where heavy caseloads of OAA recipients would indicate the need for at least part-time employment; special attention should and probably will be given to this program opportunity as planners are able to pinpoint and concentrate on the needs and resources of older persons.

8. Two known requests for VISTA workers have come to our attention; in Atlanta-Fulton County, 15 have been requested by the welfare department but none have yet been placed. In another more rural county, six have been requested. Ages of the referrals are not yet known.

The commission on aging has publicized and promoted through many channels the potentials of this program. To our knowledge there have been no applicants from Georgia.

9. No specific information is yet available on income received for older public assistance recipients. Plans for such earnings will relate to the formula to disregard the first \$85 and one-half of excess over \$85.

JUNE 28, 1965.

Dr. JOHN T. MAULDIN, *Chairman*.

DEAR DR. MAULDIN :

\* \* \* \* \*

The committee would very much like to have additional information about the activities of the coordinator of planning in behalf of older persons in Atlanta. It would seem that this example may be useful to other city community action planners, and the committee would like to have as much detail as possible.

May we also have more information about the Atlanta-Fulton County cooperative plan between Golden Age Employment Service and the OEO? I must say that I am very much impressed with the example you gave of a 74-year-old man with one arm who was successfully placed. \* \* \*

GEORGE A. SMATHERS, *Chairman*.

JULY 12, 1965.

DEAR SENATOR SMATHERS : It would appear that some tangible evidence of the influence of your Committee on Aging and the scheduled hearing is coming to the top; I refer to the appointment of the task force on aged poor on June 14 by Director Shriver. No doubt other flurries will be launched, some of which just may help the older poor.

In your June 28 letter, you have requested more information on two reported developments in Atlanta which relate to OEO funding and programing. The first pertains to a "coordinator of planning." I would say quite frankly that this is the result of pressure by the Commission on Aging and Georgia Gerontology Society on the local community council for a staff agency (council or committee on aging) to coordinate the interests and efforts of many agencies and organizations toward a cohesive program. My office has had to assume much of this responsibility in the past without adequate funds and staff. Requests for Federal grant funds have not materialized in the past but OEO funds are suddenly available and can be applied.

This new staff position is a part of the neighborhood program within the larger community action program and duties will relate to any project or program within that structure which concerns older persons. Current examples are the foster grandparent demonstration project for which a grant request has been submitted and the coordination of the concerted services program in three large public housing projects soon to be opened. The OEO coordinator of planning is a qualified professional who has familiarized herself with existing resources and the results of past planning. She works with us and with other key leaders who have demonstrated interest and the desire to move ahead.

Your second inquiry related to the Golden Age Employment Service and the OEO. This service is sponsored by the National Council of Jewish Women (Atlanta chapter) and has proven its worth over a period of several years. Recently it entered into contract with the Office of Manpower Automation and



Training to extend its program to include training, retraining, counseling, and employment placement. OEO community action program is a source of referrals to them in the same way that other agencies and departments are utilizing their services for any individual 50 years and above \* \* \*

Mrs. ELSIE C. ALVIS, *Executive Director.*

HAWAII

STATE OF HAWAII, COMMISSION ON AGING.

DEAR SENATOR SMATHERS:

The commission has drafted a preliminary prospectus utilizing elderly poor in a community action program. We are in the process of persuading our State coordinator that such a program is vitally needed in this community. \* \* \*

Your hearings on the role of the aged in the war on poverty have been beneficial to Hawaii. Hawaii has been selected as one of the sites for the "foster grandparents project." In this demonstration we will use persons 60 and over with incomes less than \$3,000 family and \$1,800 single, to work with hospitalized mentally retarded children on a one-to-one-basis. Public reaction to the project has been warmly favorable to date.

My thanks again for your deep concern for the Nation's senior citizens.

Very sincerely yours,

CHARLES W. AMOR, *Director.*

IDAHO

STATE OF IDAHO,  
Boise, June 24, 1965.

Hon. GEORGE A. SMATHERS,  
*Chairman, Special Committee on the Aging,  
Senate Office Building, Washington, D.C.*

DEAR SENATOR SMATHERS: In response to your query on programs for the elderly, we find little being accomplished for this group of senior citizens by the Office of Economic Opportunity.

I am attaching specific comments on each of the questions you posed.

Sincerely yours,

ROBERT E. SMYLLIE,  
*Governor.*

QUESTIONNAIRE RESPONSE

1. Idaho has approved the establishment of four rural Job Corps conservation centers. We have not been informed of the age groups that will make up the staffs.

A number of neighborhood youth programs were operated last school year by the school districts. No staff was added to the school supervisory staffs, nor is it contemplated that additional staff will be utilized in continuing on future programs.

2. The Nez Perce Indian Tribe has received approval of a community action program to provide adult education, youth enrichment, nursery school and kindergarten programs. The tribe lists 101 persons 65 and over, which is about 8 percent of the tribal population. The program is designed to assist the elderly in the following ways: the library will be kept open evenings for adults; adult education courses dealing with such topics as personal care and grooming, home-making, cooking, family budgeting, basic first aid, health and sanitation, and home gardening. There is a feeling that the traditional crafts of the Nez Perce are being forgotten by the younger generation, and the elderly will be recruited to teach these youth Nez Perce handicrafts, language, and culture.

Other community action programs that have been approved in the State are Head Start programs. It does not appear that these programs will utilize the elderly to any extent.

<sup>7</sup> Text of questionnaire appears on p. 186.

Interest and concern of the elderly is indicated by numerous questions and suggestions of community action agencies studying the problems of their communities. We are suggesting that these community action agencies utilize the elderly in their planning and administration of the community action programs.

3. No adult basic education program has been submitted as yet by the State department of education under this title.

4. No activity in Idaho under title II, part C.

5. Approximately 47 percent of the loans made under this provision have been to individuals over 60.

6. There has been no utilization of title IV in Idaho; however, community action agencies are being encouraged to instigate small business development centers in order to create some interest in title IV. It is felt that should these centers be established there will be considerable interest by the elderly in this program.

7. The Idaho Department of Public Assistance is investigating the problem. Contacts with our office by this agency's officials indicate an awareness of, and a desire to assist, the elderly with funds under title V.

8. No VISTA volunteers have been assigned to Idaho as yet.

9. No activity under this title to date.

### ILLINOIS

JUNE 14, 1965.

DEAR SENATOR SMATHERS: The Illinois State Council on Aging is most interested in your inquiry as to the benefits accruing to older people under the Economic Opportunity Act of 1964. Several months ago the council began consideration of this subject but we have found to date most programs are in the organizational stage, so that it is impossible to reach any conclusions at this time.

We maintain a close relationship with the Chicago and Illinois Offices of Economic Opportunity as well as the Farmers Home Administration and the Small Business Administration as part of our usual routine; therefore, we discussed your inquiries with these and other agencies and are attaching a summary of our findings.

We do believe that older people should constitute an important beneficiary group in this national program and shall continue to work toward this objective in Illinois.

Very truly yours,

HAROLD O. SWANK,  
*Secretary, Illinois State Council on Aging.*  
 By Mrs. ELIZABETH BRECKINRIDGE,  
*Program Director.*

### QUESTIONNAIRE RESPONSE<sup>a</sup>

1. These are in process of organization so there are no data available. Neighborhood Youth Corps may well involve older people in various capacities.

2. On June 1, 1965, the Welfare Council of Metropolitan Chicago, with an OEO grant, initiated its Chicago Volunteer Service Corps which definitely includes enlistment of retired persons for volunteer service. One phase of its program will be the establishment of a group of volunteer elderly in the Chicago office of the State employment service to develop job openings for older workers and provide counseling and referral for them.

In the Cook County Department of Public Aid a program has been funded but not yet completely organized to extend homemaker service to the elderly. Also, under the OEO, is an enlargement of this agency's program to encourage slum landlords to rehabilitate their properties through inspection, reporting and followup of defects along with withholding of rent until dwellings are restored to a satisfactory condition. This indirectly benefits many older residents.

Awaiting approval in Washington are two meritorious proposals to establish a day center program in the Chicago Park District and to enlarge the program of the senior centers of Metropolitan Chicago.

<sup>a</sup> Text of questionnaire appears on p. 181.

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3. For several years Illinois has been conducting basic education and retraining programs for both young and old in numerous locations throughout the State. One notable example has been the successful training program for the Yellow Cab Co. Here it was found that men over 50 proved to be the most dependable drivers. The OEO program is currently being organized and it is expected on the basis of our experience in the State programs, that older people will definitely be included.

4. The State OEO reports that there has been no action pending more specific instructions from Washington.

5. The Farmers Home Administration, as of June 11, 1965, has made 189 loans totaling \$403,680 in Illinois under this title. Approximately 25 percent of these were to persons 62 and over.

6. The Small Business Administration made 15 loans under this program as of June 1, 1965. Of these, three went to persons 55-65; five to those 40-55, and four to persons under 40.

7. The program of the Cook County Department of Public Aid was funded June 1, 1965. Older people will definitely be included. See comments under item 3.

8. Since persons in this program are nationally recruited and assigned, no State records are maintained. Information should be secured from Washington VISTA office.

9. No data are available at this time.

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### INDIANA °

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### IOWA °

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### KANSAS

JUNE 11, 1965.

DEAR SENATOR SMATHERS :

\* \* \* \* \*  
Indeed I am pleased to respond to your request as the act, it seems to me, is void of provisions for the development of programs and services for older citizens. The act, it appears to me, is completely focused on youth. It would seem that there should be equal opportunity for both youth and older persons in such a large program under the direction of the Federal Government.

This has been of deep concern to me and I congratulate you and your committee for conducting the all-day hearing on June 16, 1965, in Washington, D.C. Another concern of mine is the failure of OEO to coordinate their activities with existing State agencies.

To date I must say, in my opinion, that the usefulness of OEO programs thus far to the impoverished elderly in our State has been nil.

\* \* \* \* \*  
Sincerely yours,

(MRS.) LOUDELL FRAZIER,  
*ACS*W, Director, Division of Services for the Aging, State Department of  
Social Welfare.

#### QUESTIONNAIRE RESPONSE<sup>10</sup>

1. None.
2. None.
3. None.
4. None.
5. 200 applications have been received; 53 farm, 31 nonfarm.
6. None.
7. None.
8. None.
9. None.

° See footnote 1, p. 183.

<sup>10</sup> Text of questionnaire appears on p. 181.

KENTUCKY <sup>11</sup>

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LOUISIANA

\* \* \* \* \*

(The Louisiana Commission on Aging will plan to cooperate and we feel that there is great opportunity for the aging people of this State to benefit from the OEO.

COMMISSION ON THE AGING,  
By J. W. BATEMAN, *Executive Secretary.*

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MAINE <sup>11</sup>

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MARYLAND

QUESTIONNAIRE RESPONSE <sup>12</sup>

1. This program should offer an opportunity for the elderly to serve in the capacities indicated, but we have no information with reference to the number of elderly who have to date become involved in this program. It remains for future exploration and development.

2. Final approval was given in February 1965, by the Office of Economic Opportunity of a grant of \$112,650 to the Health and Welfare Council of the Baltimore area, for the first year of a 2-year demonstration project to mobilize services for the aged. To be conducted as part of the Baltimore Community Action Program, the project will be concerned with aged residents of the neighborhoods to be selected initially for the neighborhood development program of the new municipal Community Action Agency. The knowledge gained through the experience of the demonstration will be used in the planning of a permanent program component of the local war on poverty, if the results of the demonstration so justify.

The 25 program components of the "Plan for Action" which will be Baltimore's poverty program have a heavy emphasis on youth and young families. The above-mentioned demonstration will test the hypothesis that special programs for the aged will be necessary ingredients of a total program, especially because of the effects of certain problems of the aged on the aspirations and achievements of young people and on the morale and stability of the family as a whole. The demonstration will deal with both "neglected abilities and disabilities" of the aged. It is aimed at overcoming the isolation and immobility of impoverished aged persons by bringing help to them or by helping them to reach the services they need. There will be a concerted effort to develop opportunities for paid or volunteer work for able persons over 60 and to arrange for needed medical help for those who are disabled or chronically ill.

As a part of this total program, the Health and Welfare Council of the Baltimore area is under obligation to contract with the Over 60 Employment Counseling Service in the amount of \$10,000, so that this service can give special emphasis to the employment of the elderly in the inner-city area of Baltimore. The State and city commissions on the aging have been giving special attention to this phase of the program to demonstrate the effectiveness of Over-60 Employment Services in relieving poverty among the elderly.

In addition to the foregoing there is attached hereto a memorandum under date of February 9, 1965, which our State commission submitted to the State office of economic opportunity and to all our county commissions on the aging, suggesting three types of programs which might be incorporated in county community action programs with reference to the elderly.

<sup>11</sup> See footnote 1, p. 183.

<sup>12</sup> Text of questionnaire appears on p. 181.

3. This program has not yet gotten off the ground in Maryland. However, the State commission is keeping in close touch with the State department of education to assure the maximum benefit for the elderly under this program.

To facilitate this, the State commission on the aging has written all its county commissions on the aging, advising them to communicate with the superintendents of schools in the counties with reference to the incorporation of the elderly in the basic education program, both as students and as instructors.

4. We do not have any information to report on this aspect of the antipoverty program.

5. We do not have information that any specific program has been developed with special emphasis on the elderly under title III.

6. We have no information in reply to this question.

7. There is a project in operation in Garrett County, being one of the western, mountainous counties of Maryland, whereby persons who are parents of children in the aid for dependent children program are being given instruction in the repair of their own dwellings and the dwellings of other welfare recipients so that both work experience and relief of deplorable housing conditions may be effected. It is hoped that if this project is successful, it may be expanded to other counties. The only elderly persons involved are those who have young children in the aid for dependent children program.

8. We do not have any facts or figures on the extent to which the VISTA program has proceeded in our State. We believe it holds great potential for the future employment of elderly volunteers and as second careers for retired persons. This program deserves strong emphasis but is still in the formative stages in our State.

9. The State department of welfare has sent instructions to all counties to carry out the provisions of title VII. The department has no figures as to how much income has been received by the elderly and disregarded for public assistance purposes.

#### MARYLAND STATE COMMISSION ON THE AGING

Memorandum.

FEBRUARY 9, 1965.

For: Mr. Harry A. Boswell, Jr., executive director State office of economic opportunity.

From: State commission on the aging.

#### PROGRAMS FOR THE ELDERLY UNDER THE ECONOMIC OPPORTUNITY ACT.

The State commission on the aging herewith submits three programs which it would like to recommend for incorporation in community action programs throughout the State. The order in which these are presented does not indicate priorities. All these programs are important. The type of program first adopted would, naturally, depend upon a community decision of greatest urgency.

The programs are as follows:

##### *Program I. Over-60 employment counseling service*

A perennial problem for many an older person is his need of employment, either to contribute to his own or his family's support, to satisfy his desire to be useful, or to fill vacant hours. The regularly established employment offices, public or private, are too busy locating jobs for the under-60 groups to be able to give adequate time to developing job opportunities for the over-60 contingent, since this takes much more time, effort, and resourcefulness.

The technique which seems to be indicated for this latter group is to have private, nonprofit employment counseling offices established in which two services can be rendered:

(1) A counseling service to help job applicants adjust themselves to the demands of new types of work, frequently involving less responsibilities than an applicant formerly carried, with less pay, but still requiring a flexibility and freshness of approach and appearance.

(2) Job development, by having these older applicants serve as volunteer representatives of the service in calling on personnel officers to survey their needs and the situations in which they could use mature skills. In thus developing job opportunities for the service, they may be able to locate for themselves the niches into which they could fit.

Such over-60 employment counseling services have been proved successful in both Baltimore City and Montgomery County. Their success has been demon-

strated. They should, therefore, be strengthened where they now exist and be established in such centers of population as Cambridge, Easton, Salisbury, Hyattsville, Rockville, Frederick, Hagerstown, Cumberland, and possibly other areas.

*Program II. Friendly aids program*

The health and medical services committee of the State commission on the aging has long had in mind, and has made some attempts at extending, the friendly visitors program into a friendly aids program. The thought is that many older people would be willing to help other older people less able in hospital care or home bedside care, if they could be properly trained to render such services. Services could be rendered on a part-time schedule either for compensation or by volunteers.

This program has never gotten off the ground because of lack of time and funds, to recruit, arrange for selection and training of those willing and able to serve, and providing for the necessary transportation to and from training centers and locales of service.

What is required is personnel to—

- (1) Recruit, by presenting the program to Golden Age Clubs and elsewhere.
- (2) Screen the volunteers for service.
- (3) Arrange for training schedules at local hospitals. (The Baltimore City hospitals were definitely interested in establishing such a training program.)
- (4) Assign the volunteers after training to areas of service.
- (5) Supervise the services rendered.

Although such aids would seem to be natural for older persons, it has been suggested that they would be equally valuable in children's wards of hospitals. They could be trained to be the "grandmothers" and "grandfathers" of hospitalized children and thus relieve the overburdened nurses of many of the non-professional services. The same principle might be carried from the hospital into the homes where needed.

The program could be established wherever there are facilities for training. And that would seem to be in most counties. It could, therefore, be made a part of most community action programs with benefits not only to the elderly, but to the entire community, especially to those who cannot afford to purchase expensive services.

*Program III. Information, referral, and activity centers*

There is a great need in all counties for information, referral, and activity centers where the elderly may turn for information, guidance, and referral with reference to the multitudinous problems which confront them. These centers could be largely operated by elderly persons on part-time schedules, either for modest compensation to supplement income or on a volunteer basis.

But the elderly employed in these centers would need some training to prepare them for this service. Therefore, the program would begin as follows:

I. *Training institutes.*—The institutes would train volunteers, composed of unemployed older persons, to qualify them for manning the information, referral, and activity centers needed by the aging population of the counties of Maryland.

II. *Information, referral, and activity centers.*—There would be established and operated in the 23 counties related information, referral, and activity centers, manned largely by personnel trained in the institutes. Successful demonstration on a countywide basis in several of the larger counties would be followed by similar developments in the other counties of the State.

I. TRAINING INSTITUTE DETAILS

The project would begin with training institutes to qualify older persons to render the needed services to the total aging population of the county concerned. The institutes should be set up as follows:

A. *Location*

At the county seat or other centrally located site.

B. *Duration*

Three-day institutes, followed by observation periods at community services.

*C. Recruitment and selection of trainees*

From applicants, through county commissions on the aging, Golden Age Clubs, countywide organizations, as women's clubs, service clubs, churches, recreation departments, and through the countywide inventory of skills and experiences in operation in some of the counties.

*D. Proposed content of course*

1. Presentation and discussion of problems of older persons which create the need for information and referral.
2. Analysis of community resources :
  - (a) Presentation of information about resources from agencies concerned, as health, welfare, education.
  - (b) Use of community social work directory or preparation of such a directory.
  - (c) Study of materials and other literature about community resources.
  - (d) Study of organizational charts and maps and of pictures.
3. Study of communicating devices and techniques, for example, interviewing, telephoning, recordkeeping.
4. Principles and techniques of program development and recreation methods and skills.

*E. Consultants, specialists, faculty, discussion leaders*

1. A specialist in community organization.
2. A specialist in gerontology.
3. Social worker and health worker from the county concerned.
4. Other local consultants, as clergy, employment service officials, recreational workers, school officials, club leaders.

*F. Continuation, followup, fieldwork*

1. Plans for placing each trainee for periods of observation of relevant services in several county public and private agencies, for example, public health department, public welfare department, family and children's society, community chest, county housing authority, recreation department, legal aid, employment security office, social security office, adult education activity, county commission on the aging, golden age club, visiting nurses, meals-on-wheels services, et cetera, to learn about services for the aged.
2. Scheduling, planning, et cetera, of field work by cooperation between the State commission on the aging and the county commission concerned.

*G. Training institutes*

Training institutes should be held twice annually in a total of eight areas: Each of the four largest counties, southern Maryland, western Maryland, lower Eastern Shore, upper Eastern Shore.

II. INFORMATION, REFERRAL, AND ACTIVITY CENTER DETAILS

The training institutes should be followed by the operation of senior citizens' information, referral, and activity centers, serving the county concerned. The object of such centers would be:

1. To provide the necessary information, referral, guidance, and counseling with reference to the total complex of problems confronting the elderly, especially those with limited incomes or other means of support.
2. To provide centers for social, educational, and recreational facilities for the elderly.
3. To provide the aging population with opportunities to learn new skills, engage in occupational activities, and enable them to contribute their time and skills to community services.

A senior center makes an important contribution to the physical and mental health of its members. Dr. Howard Rusk, well-known New York specialist in rehabilitation, tells how organized activities can save lives as well as dollars. Of the 700 members who attended Hodson Center (the first day center for older people in New York City) in its first 7 years of existence, not 1 person was admitted to a mental hospital, although ordinarily there would have been about 40 admissions from a group of that size hospitalized for senile psychosis. During the first 5 years of its existence, only 10 members applied for admission to old-age homes, and 3 of them later changed their minds.

4. To mobilize countywide resources in behalf of older citizens who need them, through information, referral, and activity centers would make desirable the setting up of 15 full-time senior centers (3 in Baltimore, 2 each in Anne

Arundel, Montgomery, and Prince Georges; one each in Allegany, Carroll, Frederick, Hartford, Washington, and Wicomico Counties) and 13 part-time centers in each of the other 13 counties.

Population of persons 65 and over in each of the 23 Maryland counties is shown below :

Baltimore.....	33,500	Talbot.....	2,980
Montgomery.....	20,980	Worcester.....	2,770
Prince Georges.....	19,460	Howard.....	2,610
Anne Arundel.....	10,500	Somerset.....	2,510
Allegany.....	9,950	Caroline.....	2,460
Washington.....	9,030	Garrett.....	2,160
Frederick.....	6,820	Charles.....	2,010
Carroll.....	6,430	Queen Annes.....	1,940
Wicomico.....	5,190	Kent.....	1,900
Hartford.....	5,080	St. Marys.....	1,820
Dorchester.....	3,900	Calvert.....	1,380
Cecil.....	3,850		

(a) Operation of the information, referral, and activity centers would be the responsibility of the county commissions on the aging (public agencies), with advice and consultation from the State commission on the aging.

(b) Physical facilities and equipment now in partial or full-time use as meeting places or offices, for senior citizens in various counties consists of the following types:

Public buildings, such as city halls, county buildings, youth and civic centers, public housing, libraries. Other public buildings not now so used might be adapted.

Private buildings, such as YMCA's, YWCA's, women's club buildings, fraternal buildings, churches.

Examples of such use are the following:

- The Youth and Civic Center, Wicomico County
- The county-owned house in Towson, Baltimore County
- The YMCA in Dundalk, Baltimore County
- The Women's Club building in Dorchester County
- The United Church Center in Harundale, Anne Arundel County

In many cases present or planned part-time use might be expanded to full-time use, although usually at added expense.

III. BUDGET

The budget requirements in each community where this project would be launched would be as follows:

(a) Annual cost of two 3-day institutes (one every 6 months):

1. Fees, expenses, etc., of technical consultants (2):	
Fees.....	\$300
Expenses.....	150
Total fees, etc.....	450
2. Materials, mimeographing.....	75
Subtotal.....	525
3. Lunch and travel for participants at \$2 daily, 3 days, 2 institutes, 30 participants in 1st; 15 in 2d.....	270
Total.....	795
Total cost, 8 pair of county or regional institutes at \$795.....	6,360

(b) Annual budget for staff and operation of a full-time senior center:

Director.....	\$6,000
Secretary.....	3,600
Rent (or custodial, etc.).....	3,600
Equipment.....	1,800
Supplies and telephone.....	1,800
Counseling and service personnel, representing major portion of staff (trained volunteers).....	
Total out-of-pocket cost.....	16,800
Total annual cost of part-time, i.e., 1/2 time center.....	8,400



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(c) Execution and consultation services: time, travel, telephone, secretarial, postage, and other services of the State commission on the aging staff engaged cooperatively in: (1) organizing the institutes and fieldwork of institutes and centers; (2) preparing and executing the educational plan; and (3) continuing consultation on both institutes and centers.

Executive and consultation services-----	\$10,000
Secretarial services-----	5,000
Travel-----	2,000
Other office expenses-----	3,000
Total-----	20,000

### IV. RELATIONSHIP OF PROJECT TO THE ECONOMIC OPPORTUNITY ACT OF 1964

The project proposed by the Maryland State Commission on the Aging would, we believe, ideally serve as a project under the Economic Opportunity Act, because it so closely meets the requirements of the criteria established by section 202(a) of Title II—Urban and Rural Community Action Programs, in these respects:

1. It "mobilizes and utilizes resources, public and private, of a \* \* \* combined urban and rural geographical area \* \* \*".

Maryland has two rapidly growing metropolitan areas—one contiguous to the District of Columbia and one comprising the Baltimore metropolitan area. The State also has extensive rural areas, particularly in western Maryland, southern Maryland, and on the Eastern Shore. The proportion of senior citizens in Garrett County (western) is 11 percent, in Caroline (eastern) 12 percent, and in Calvert (southern) 7 percent.

2. It "provides services, assistance, and other activities of sufficient scope and size to give promise of progress toward elimination of poverty or causes of poverty" among older persons "through developing employment opportunities, improving human performance, motivation and productivity," and "bettering the conditions under which persons live, learn, and work." The centers and their information and referral service, will not only provide part-time employment for older persons, but will guide others to employment opportunities, or to opportunities for improving their skills in vocational training, will counsel them in finding housing best adapted to their incomes and direct them to welfare, health, and rehabilitation services. By mobilizing older persons with leisure to perform volunteer services in the center and in other public and private agencies of the communities which are concerned with eliminating poverty, it will make more effective use of existing, but unused experience and skills in bettering conditions under which people of all ages live, learn, and work. By providing recreational and training opportunities for elderly people, it will awaken or reawaken an interest in more effective use of their capacities for living and working.

3. The projects will be "developed, conducted, and administered with the maximum feasible participation of residents of the areas and members of the groups served." The county commissions on the aging, established by official action of the counties, would have major responsibility for the projects. Represented on these agencies are interested individuals and many countywide agencies, such as public adult education, public welfare, public recreation, public health, family and children's societies, health and welfare councils, higher educational organizations, organized labor, service clubs, religious groups, golden age clubs, etc. The projects would recruit, train, and use older persons as volunteers and in part-time employment, working under a professionally trained coordinator, to give to older persons in the centers: (a) information, counseling, and referral services; and (b) leadership services in other activities. They would be planned as communitywide, self-help undertakings for older citizens.

4. The projects would be conducted, administered, and coordinated by the county commissions on the aging, with counsel and aid from the Maryland State Commission on the Aging. All are public agencies which depend primarily upon, and receive, voluntary services of many citizens, with a minimum of paid staff.

### V. ECONOMIC IMPACT OF PROJECT

The Maryland State Commission on the Aging believes that the economic situation in Maryland generally among the aging population is such that it needs this program, for the following reasons:

1. The latest statistics on income of the over-65 age group in Maryland disclose:

(a) That their median income is half the median income of the population as a whole.

(b) That nearly 40 percent of the families in this group live on incomes which are below the "modest but adequate" standards of the U.S. Bureau of Labor Statistics.

(c) That more than 30 percent of the men in this group have less than \$1,000 per year.

2. Therefore, a community program which improves their self-understanding and their ability to use community resources and opportunities more effectively, and which organizes their talents and skills for joint services will undoubtedly aid significantly in the total war on poverty.

3. The training of older persons for part-time employment and for volunteer services to other senior citizens is the keystone of a self-help program. It is an essential first step, in which a great deal of planning has already been undertaken by the State commission through its special committees. A program for developing in each county an inventory of skills, talents, and experience among older citizens has been in operation for about a year and a half. The program is beginning to yield a roster of names of interested and competent older citizens from whom volunteers for training may be selected. These county projects could build on such foundations to achieve significant results.

(The committee requested and received from the Maryland Commission on the Aging a description of its Baltimore project, as follows:)

#### SERVICES FOR THE AGED IN BALTIMORE'S COMMUNITY ACTION PROGRAM<sup>13</sup>

##### I. BACKGROUND AND MAJOR OBJECTIVES

A 2-year demonstration project concerned with the aged residents of low-income neighborhoods will be conducted by the health and welfare council as part of Baltimore's community action program, under a grant for the first year of approximately \$112,000 from the Office of Economic Opportunity. The project represents experimental study of certain special services for the aged to be considered for incorporation into the community action program. A demonstration is here regarded as a method of study, an experimental method, a way of finding out through experience whether or not a particular program is sound and should be permanently established. With respect to the specific services to be tried out through this project, the central question will be: Should these services be proposed by the health and welfare council to the community action agency for permanent establishment as services provided to residents of the action area with funds allocated by the community action agency? Subordinate but important questions are: To the extent that these services and specific services should be valuable and feasible, what would be the appropriate auspices, budgets, staffing patterns, and methods of operation of permanent service of this sort for the whole action area?

The demonstration will have two special components. One will be concerned with the needs of the chronically ill aged, the other with the needs of the well aged for full- or part-time employment. In both situations, attention will be paid to the needs of both aged persons and their families, in order to measure the extent to which special services for the aged may lighten the burden on younger members of low-income families.

The "aged" or "aging," for purposes of this project, are persons over 60 who have special problems related to their age. Chronological age alone does not distinguish this special project from the community action program as a whole. It is definitely not contemplated that in the future there will be two separate community action programs, in parallel, one for the old and one for others.

Instead, with most of the needs of the aged persons left to the regular responsibility of the community action program and other community service programs, two special problems—opposite problems—are picked out for attention in this project. First, there is the situation of the person who might be said to be "too old to be young"—too ill or disabled to be expected to carry on independently or to be managed by his family without special assistance. In contrast, there is the chronologically aged or aging person who might be said to be

<sup>13</sup> Reference was made to this project in the testimony of Mrs. Margaret Schweinhaut, chairman of the Maryland Commission on Aging, on p. 18 of pt. 1A of these hearings.

"too young to be old"—too well and active and able to settle into full retirement and idleness. For these two categories of need the project will endeavor to utilize services of a broadly rehabilitative nature—medical and social services for those whose situations are characterized by neglected illness or disability and counseling and job-placement services for those whose situations are characterized by unused or neglected abilities.

## II. STRUCTURE AND RELATIONSHIPS

The demonstration grant covers the salaries and expenses of the project staff, as described in detail below; transportation and other expenses of persons served; compensation for drivers and attendants; fees for special medical services and consultants; fees for evaluation consultants; and administrative and secretarial expenses.

The demonstration will be guided by a small project committee responsible to the council's board of directors. The project director will be responsible to the executive director of the council. The final report on the project will be submitted by the project committee to the council's board of directors; as approved, it will be forwarded to the Commission of the Community Action Agency and to the Office of Economic Opportunity.

The project director will be responsible for administrative supervision of the project. He will see to it that complete records are maintained at all stages. He will work with the evaluation consultants (described below) and members of the project staff in devising and utilizing measures for determining the value of the project for the persons served. With the council's executive director, he will establish and maintain liaison with cooperating agencies, and with the neighborhood development staff of the community action agency. He will be especially alert to the recording and evaluation of all findings and experiences of the project, including incidental and unforeseen problems and successes in serving the aged, whether or not directly related to the explicit purposes of the project. He will seek and utilize every appropriate opportunity for interpreting the project to the community, and especially to residents of the action area and the particular agencies involved in this project. He will report to the project committee at periodic intervals and will take primary responsibility for a full report on the first year's experience and for a final report on the 2-year experiment.

The context in which the project will be conducted is the neighborhood aspect of the community action program. The program will be established during the first year in 15 contiguous neighborhoods in the eastern part of the action area—an area which will ultimately include about 120 neighborhoods. These 15 neighborhoods have been designated by the community action agency as the locale for the first year of the whole program. In each of these neighborhoods of approximately 10 square blocks each, there will be a counselor and two or three assistants, working out of a neighborhood service center. The work of this neighborhood staff will consist mainly of case finding, referral, and followup, with reference to the whole range of problems and needs found in the neighborhood involving people of all ages. The special services of this demonstration will be made known to the aged residents of the area mainly through the neighborhood staff of the community action agency. Referrals will come primarily from this source. And this neighborhood staff will be counted on to carry part of the responsibility for the followup of persons served. The project director will arrange for the orientation of the neighborhood workers with respect to identification, referral, and followup of the aged persons to be served in the demonstration.

## III. PROCEDURES

### A. General

The project is conceived as having two distinct components—medical and vocational—in response to "neglected disabilities" and "neglected abilities." These two special problems, rather than mere chronological age, will be given close attention. Nevertheless, it is inevitable that other problems of aged persons will show up during the course of the project. So will the vocational problems and chronic illness problems of persons who are not yet "aged"—not yet over 60.

Accordingly, the experience of the project will be utilized to enhance the community's knowledge of the general needs of the aged as well as the special problems of unemployment and chronic illness. Relevant facts will be recorded and

reported even when they do not fit into the preconceptions of the project. The project director and the project committee, while guiding the two special components of the demonstration, will in addition take responsibility for this general aspect of the project.

For those who need it there will be made available, out of project funds, special assistance in getting to and from the services to which they are referred: transportation; lunch money, when needed; and volunteers or paid aides to accompany those who cannot travel alone.

#### *B. Special services for the chronically ill aged*

A "chronic illness team" will be established on an experimental basis to serve chronically ill aged persons and their families in the neighborhoods to be covered. The team will identify, register, and follow all chronically ill aged persons in the 15-neighborhood area covered by the community action program in its first year. By the phrase "chronically ill aged" is meant those persons over 60 who are suffering from chronic diseases and infirmities to the extent that continuing care and supervision is recommended by the responsible physician or clinic. Included will be those with mild disorders who are inadequately cared for because they are living alone or are living with families unable to give them proper care. The chronic illness team will follow these patients in the sense of keeping in touch with each situation through a public health nurse or social worker who is actively carrying the case and through arranging for such case supervision, by an appropriate agency, when it has not yet been established or has broken down.

The number of chronically ill people who will be served through the project can only tentatively be estimated. Out of an estimated 4,000 persons over 60 in the neighborhoods to be served,<sup>1</sup> it is estimated that some 400 will have substantial chronic diseases.<sup>2</sup> It is contemplated, therefore, that by the end of the first year, the project will be serving 300 to 500 persons.

*The functions of the team and its members.*—The team will consist of a medical director (a physician serving on a half-time basis), a public health nurse, a social worker, and three health visitors. Neither the physician nor the nurse nor the social worker will provide direct professional services to individuals. Rather, the function of this team is to serve as a link between the neighborhoods and the regular direct service agencies—medical, social, institutional, and others. Being located in the area, close to the homes of patients and close to the neighborhood workers of the community action agency, the members of the team will be in a position to keep close watch on the actual needs and responses of the chronically ill aged and their families. When an evaluation or reevaluation of a patient's condition is indicated, the team will make the necessary arrangements in accordance with procedures established with existing agencies at the beginning of the project. The findings of the evaluations will include recommendations for patient care and will form the basis of the followup provided by the project team. Rehabilitation services will be arranged for whenever the patient can benefit; and all patients will be kept as active as possible in order to meet their social and recreational needs and forestall deterioration.

The assumption is that needs will be found in greater number than can be adequately served by existing resources. Consequently, it will be one of the functions of the team to record and report the extent to which existing services will have to be expanded and what new services will have to be established if all patients in the whole action area are eventually to receive what they need. The project staff will discuss these questions with the staffs of the direct service agencies as they arise during the course of the project so that the cooperative planning of new and expanded services will be a process begun during the project and woven into the conduct of the demonstration.

The medical director will have professional responsibility for the chronic illness component of the project, but will be administratively responsible to the project director. He will maintain liaison with the service agencies and the practicing physicians serving the action area; advise and help train the neighborhood development assistants; and supervise the other members of the team. He will assist in the establishment and maintenance of the case register (described below) and of records for measuring the progress of the demonstration,

<sup>1</sup> Estimated by Research Department, Health and Welfare Council.

<sup>2</sup> "Chronic Illness in a Large City" (Baltimore, 1959), ch. 3.

and he will prepare reports on the basis of which the experience and findings of this phase of the project can be evaluated.

The public health nurse will assist the director in the administration of the project and in maintaining liaison with cooperating service agencies. She will carry the major responsibility for seeing to it that the medical needs of patients (both physical and mental) are met; in keeping with this responsibility, she will carry the major responsibility for the maintenance and use of the case register.

The social worker will supervise the three health visitors (described below) and will carry the chief responsibility for keeping in touch with the neighborhoods—the families and patients and the neighborhood workers of the community action agency. She will carry the major responsibility for the utilization of community resources in strengthening the home situations of patients and in assessing the need for placement services and protective services. She will arrange for homemaker service, boarding home arrangements, meals-on-wheels, volunteer visitors, and other services brought into the home.

The three health visitors, working under the direction of the social worker, will have the same status and pay as the neighborhood development assistants (grade I) on the staff of the community action agency. They will be recruited from among the low-income residents of the action area and preferably will be aged persons themselves. They will visit the homes of patients served or referred for service; keep in close touch with patients and their families; arrange for someone to accompany a patient to a clinic or other agency; arrange for transportation when needed; and generally do whatever is required in order that the time of the professional members of the team is most economically utilized. One of the specific objectives of the project is to find out to what extent it is possible to utilize nonprofessional persons in public health work of this sort. These workers, as well as the generalized staff of the community action agency, will acquire first-hand knowledge and understanding of the temperaments and needs of the patients and families served and make this knowledge available to the professional members of the staff.

*The utilization of regular resources and special consultants.*—Working relationships between the field team and the facilities and services which patients are found to need will be based on the policy of using services in the form in which they are already available. Referrals will follow established channels and will be carefully prepared, arranged, and followed through. For each patient referred to a clinic or other agency, the project staff will assist the agency staff by obtaining the patient's history and assembling available and relevant medical and social data. Especially close working relationships will be sought between the project staff and the Eastern Health District of the Baltimore City Health Department and the Instructive Visiting Nurse Association. The project director and the medical director will seek to establish policies and procedures which will facilitate, not duplicate, the functions of these and other service agencies.

At the beginning of the project, the team will list in the case register the names of all aged residents of the area who are living in institutions or foster homes. Members of the team will visit the families of these patients and aid them in maintaining contact with the absent members of these families. When it appears that a patient might return home, the team will arrange for the evaluation of the home situation and the mobilization of services needed to strengthen it. The homemaker service to be provided in the action area by the Instructive Visiting Nurse Association, under contract with the community action agency, will be among the services utilized.

As questions arise regarding the placement away from home of patients residing in the neighborhoods served, members of the team will confer with appropriate institutions and agencies. Patients regarding whom their families are considering nursing home placement or placement in a chronic disease hospital or mental hospital will be evaluated in order to determine the best plan for their care. Close following, through the case register, of patients living at home will make it possible for the project staff to see to it that questions of placement are considered at an early date, before the situation has deteriorated beyond repair. If institutional care is needed for treatment or rehabilitative purposes, it will be arranged for promptly while the outlook is favorable. If care away from home is not yet necessary, a plan of home care

will be established with the hope of sustaining the patient's health and the family's strength.

When special consultations and other unusual services are needed for the evaluation of complex medical conditions or for specialized treatment, these services will be purchased by the sponsoring agent out of project funds. These special funds, however, will be used only for services which are not regularly available. Referrals to the adult evaluation clinics at Johns Hopkins and University Hospitals will be paid for on a fee-for-service basis, parallel to the plan under which vocational rehabilitation utilizes these clinics. Since it is known, however, that these and other clinics are working at full capacity, referrals will be made only after consultation with the clinic directors. Group therapy, to be conducted by psychiatrists from City, Hopkins, and University Hospitals, will be provided to small groups of patients meeting near their homes. For selected patients, who could not otherwise be maintained at home, special appliances and prostheses will be purchased.

*The establishment and use of the case register.*—Names will be placed in the register on the basis of a screening and assessment arranged by the team. Patients already known to existing service agencies will be taken first. When existing information is adequate, the screening will consist largely in recording the information supplied by the service agencies. When it is inadequate, the team will make a fresh assessment of the situation, in cooperation with the agencies to whom the patient is known, by arranging for further medical evaluation. The team itself will not, at any stage, directly provide diagnostic or treatment services.

A second source from which names will be received for inclusion in the register will be the neighborhood staff of the community action agency. When a case referred by a neighborhood worker is found not to need the specialized overview of a chronic illness team, this finding will be explained to the neighborhood worker and suggestions will be made as to what other course should be followed with respect to the person in question.

The register will constitute the nerve center of a plan for continuous case following, functioning like a tuberculosis register. The cards in the register will be tabbed to show when a member of the team is to check on a case. Patients will be classified into appropriate categories so that those in most urgent need can be attended to first. Hospital outpatients who have not kept appointments will be a high-priority category. The register will be utilized particularly to prevent the tragedy of the "forgotten patient."

This following of patients, through the register, will not supersede any direct service that may already be supplied for some patients or may be arranged for others. If a patient listed in the register is being served regularly by public health nurse or private physician or hospital clinic, this will be noted as fact and kept up to date. The recording and maintenance of this information will constitute the attention appropriate in this case. It is only when this contact is reported to have broken down that the member of the team would intervene to reestablish it or to establish some other service connection. If additional followup or inquiry is requested of the team by an agency which is carrying a patient, this will be supplied. For new patients, not already known to service agencies, appropriate arrangements will be made for their care and supervision. In short, the register will be used as a device to insure that each case is systematically carried by an appropriate service agency. The extent to which the chronically ill in the area covered can in fact be served with appropriate continuity by the existing resources of the community will be recorded and reported, as will the results that may be found when such service cannot be supplied. The register will be kept strictly up to date. Services given by public health nurses and others will be promptly recorded. New names will be added as new patients are found and reported by medical or social agencies. The register will include social as well as medical information and will form a continuous record of the "career" of chronically ill patients and their families. It will serve as a body of fact on the basis of which conclusions will be drawn and recommendations forwarded for new, modified, or augmented services.

One of the specific objectives of the project is to learn whether or not such a case register is valuable and feasible and how it might best be established, maintained, and used on a permanent basis, either as part of the more generalized "neighborhood index" of the community action agency or as a separate entity under appropriate auspices.

*Special services for the unemployed aged*

This program component will test the feasibility and value of a permanent component for the unemployed aged as a part of the community action program. The health and welfare council will conduct this part of the demonstration project through a contract with the over-60 employment counseling service. Aged residents of the action area who are over 60 and are looking for full- or part-time paid employment will be assisted in finding such employment by the contracting agency. Applicants will be found and referred by the neighborhood staff of the community action agency. Appointments will be arranged with counselors of the over-60 service, either in the neighborhood service centers or in the offices of the over-60 service.

The over-60 service will augment their present services by assigning four part-time older persons to development of job opportunities for aged residents of the action area and three part-time employment counselors who are themselves aged to counsel with aged residents referred by the community action agency neighborhood staff. As with the chronic illness element of the project, applicants will be provided with transportation and other assistance as needed. The staff of the over-60 service will help orient the neighborhood staff of the community action agency with respect to their work in finding and referring aged applicants for gainful employment.

The project director will assist the over-60 service in establishing and maintaining complete records of the experience of this phase of the project.

The number of unemployed persons to be served through this counseling and placement service can be estimated only in terms of the capacity of the three part-time counselors to be assigned to this work. It is estimated that a maximum of 500 persons a year can be provided, through the project, with unhurried and comprehensive employment counseling, allowing for four or five interviews per person. This means that an ideal goal is to find 560 openings, full- or part-time, for these applicants. If jobs are actually found for 30 percent of these applicants, the degree of success will be counted high. But no specific goal or quota is set or promised or predicted, in keeping with the spirit of inquiry and experiment which governs the entire project. The real goal, in short, is to find out and report the extent to which employment can be found for aged or aging residents of the action area.

## IV. PLANS FOR EVALUATION AND REPORT

Responsibility for the evaluation of the project rests ultimately with the Health and Welfare Council Board, as advised by the project committee on the basis of reports made to the committee by the project director and his staff. Two evaluation consultants will be recruited from local universities to assist in this evaluation process. They will be compensated out of project funds. A consultant from Johns Hopkins School of Hygiene and Public Health will take special responsibility for the medical aspect of the project. A consultant from the University of Maryland School of Social Work will be responsible for the vocational aspect.

The degree of success of the project will be considered under two headings: value and feasibility. The value of the project will be measured in terms of measurable effects on the individuals and families served. The evaluation consultants will be expected to concentrate their attention on this aspect, including the possible effect of the project in lightening the burden on younger members of low-income families. Questions about the feasibility of a permanent component in the community action program will be the special responsibility of the project committee, since these questions involve cost, auspices, scope, relations with other programs, and general questions of policy in the planning of community services.

The evaluation consultants will design the report forms and procedures for use of project staff in maintaining records of their work for use by the consultants in evaluating results.

Quarterly progress reports will be prepared by the evaluation consultants for the consideration of the project committee. At the end of the first year, an interim report based on the findings of the evaluation consultants will be presented by the project committee to the Health and Welfare Council Board and the Office of Economic Opportunity. If any or all services rendered in the demonstration are found to be both valuable and feasible, a recommended plan for

their establishment on a permanent basis under appropriate auspices will be offered in the final report of the project covering the full 2 years.

(The committee also requested and received from the Maryland Commission on Aging a suggested division of programs between the Economic Opportunity Act and the Older Americans Act.)

MARYLAND STATE COMMISSION ON THE AGING

Suggested division of some of our programs between the Economic Opportunity Act and the Older Americans Act.

ECONOMIC OPPORTUNITY ACT

*Over-60 Employment Counseling Service*

Since this is a program to help senior citizens in need of employment to supplement their small incomes, it would, naturally, fall under the Economic Opportunity Act for assistance.

*Elderly as friendly aids*

The training of senior citizens to render friendly services to the shut-ins or other handicapped persons is devised primarily to render such service to the elderly with limited means who cannot afford to purchase such services. Therefore, it would fall in the category of alleviating the effects of poverty.

*Elderly as homemakers*

The use of able-bodied elderly as homemakers for the less able, would have the same motivation as that mentioned above and, therefore, would fall within the field of the Economic Opportunity Act.

*Study of transportation problems*

One of the major drawbacks in all programs for the elderly is the lack of transportation for those who most need it to bring them out of the isolation of their own homes. Those that have adequate means can afford to purchase transportation. Those with very limited means remain housebound when they ought to be brought in contact with the community at large in senior adult clubs and other activities, in order to maintain a healthy outlook on life. The development of appropriate methods of transportation would appear to be an important aspect of alleviating this handicap of poverty.

*VISTA program*

Encouraging able-bodied elderly persons to join the Volunteers in Service to America, which is a part of the economic opportunity program, would, naturally, fall in this category.

*Basic education program*

This is definitely a part of the Economic Opportunity Act and there are in all communities a given percentage of elderly person who should benefit from this program, either as those who need training in the skills of the "three R's," or who could serve as teachers in this program.

OLDER AMERICANS ACT

*Information, referral, counseling, and activity centers; training programs*

The establishments of such centers is extremely important for the elderly on all economic levels in every community. The Older Americans Act makes special mention of such centers, as an example of the type of projects for which grants under the program might be used.

*Other community projects on aging*

Individual projects will vary as to types from community to community, and they will be needed by all economic groups. For example, in one of our communities a workshop for retired men with mechanical skills is in the process of development. With some assistance, this project might have a potential for making the lives of these retired men more significant to themselves and their families.



*Friendly visiting office established*

The Friendly Visiting Volunteers Council has been in operation for several years in Maryland. It is doing a significant work for lonely, elderly persons on all economic levels, but the service needs financial assistance to establish a coordinating office and put its work on a more systematic basis.

*Telephone reassurance service*

The Friendly Visiting Volunteers Council has started this as a collateral service. Calls are made daily to elderly persons living alone to determine whether they are well. Such calls are a benefit to all older people, regardless of economic level. Therefore, it would fall under the Older Americans Act to extend the service.

*Growing old gracefully course*

Our commission has long been planning an educational program which would help older people meet the problems of aging with greater equanimity and sound mental health. Experimentation with educational courses for this purpose would be of value for the elderly on all economic levels, and would seem to be appropriate under the Older Americans Act.

*Research center program*

The State commission has been allocated space in the Gerontology Research Center, planned to be built at the Baltimore City hospitals. The commission expects to use this space as a demonstration center in the study of the sociological problems of the aging.

*Interesting youth in the aging*

The commission has long been conscious of the need of relating the youth of the State to the older generations. Means ought to be developed for contacting youth groups, in and out of school, to teach them to appreciate the contributions of the elderly to the community, and to begin life with the proper relationship to the elderly. This would require experimentation, and it would be of value to persons of all economic levels.

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**MASSACHUSETTS**

JUNE 15, 1965.

DEAR SENATOR SMATHERS:

\* \* \* \* \*

On the basis of information available to me, I have to say that up to this time OEO programs have provided very little in the way of services to the impoverished older persons in our State. We do know that there are several projects in various stages of development which do involve consideration of the needs of older people. None of these have been accepted or funded to my knowledge. I do have knowledge of one program under title I, in which Youth Corps personnel have been involved in the delivery of surplus food products.

As you can see, from the fairly uniform answers to the enclosed questionnaire, we are not witness to any extensive use of OEO funds for the benefit of the elderly. It is quite possible and not unlikely that much is being planned in community action programs under title II, and we would be unaware of this because our own field staff have not been in close contact with community action groups.

I must say that we have an excellent working relationship with our own State OEO office; i.e., the Commonwealth Service Corps. We have together developed a number of community projects utilizing both older and younger service corpsmen in providing services to the elderly. One outstanding example of this kind of cooperative activity is the Needham (Mass.) Information and Referral Service. While these programs with the Commonwealth Service Corps have not involved OEO funds, our service corps is the prototype of VISTA and these programs could serve as models for the utilization of VISTA volunteers.

Broadly speaking then, I would say that the usefulness of OEO programs to the impoverished elderly is more in promise than in practice.

Sincerely,

FRANCIS W. LOONEY,

*Executive Secretary, Commonwealth Commission on Aging.*

RESPONSE <sup>14</sup>

1. Youth Service Corps youngsters have been used to deliver surplus foods to OAA recipients.
2. No active programs to our knowledge.
3. No active programs to our knowledge.
4. No active programs to our knowledge.
5. No active programs to our knowledge.
6. No active programs to our knowledge.
7. In Massachusetts 13 program requests have been processed. Seven of these have been approved. While the major focus is on the unemployed aid-to-dependent-children parent there has been some limited involvement of older persons.
8. At least one 70-year-old from Fall River, Mass., has enrolled in VISTA. The one active VISTA program at Boston State Hospital will serve older persons.
9. Massachusetts has fully implemented the Federal requirements under title VII.

MICHIGAN <sup>15</sup>

MINNESOTA

JUNE 14, 1965.

DEAR SENATOR SMATHERS :

\* \* \* \* \*

As yet, the direction of the economic opportunity program has been basically youth oriented. In development are several proposals which will incorporate planning to meet the needs of older citizens.

Basically, however, the needs of our older citizens involve adequate income to meet their needs. Medical care for the aged and the medical aid to the aged bill will be providing the ways and means of meeting the health care needs of older citizens. Community action programs for older citizens are, it seems to me, basically missing.

If economic opportunity funds can be provided for home-aid or home-help programs to be established in communities for older citizens, these would go a long way toward assisting the elderly citizens of our State to remain independent and to live at home.

Protective service programs, or other programs, if financed under the Economic Opportunity Act, could give us some insight into the potential for maintaining independent living for citizens in their later years.

Day center activity programs, when incorporated with health counseling, and so forth, can give assistance and relief to older citizens in helping to prevent their being removed from the mainstream of community life.

It would be most helpful if specific funds could be allocated for programs for older citizens, since communities basically, to meet the commitment of breaking the chain of poverty, are concentrating on youth and their families. The aging therefore do not receive the same consideration that the younger people do.

Yours sincerely,

ELVA D. WALKER,  
(Mrs. Walter W. Walker)  
*Chairman, Governor's Citizens Council on Aging.*

MISSISSIPPI

JUNE 9, 1965.

DEAR SENATOR SMATHERS :

\* \* \* \* \*

To date, so far as I know, little has been done in our State toward implementing the provisions of Public Law 88-452. A State office is now being opened, however,

<sup>14</sup> Text of questionnaire appears on p. 181.

<sup>15</sup> See footnote 1, p. 183.

and a few of us have been considering ways and means of implementing section 603, the section known as VISTA. We are seeking further information, and we are hopeful that some aspects of this can be initiated.

Therefore, based on our experience so far we have but little to report. When a guide is prepared that deals with section 603 I would like very much to receive a copy. We now have in our files volume I of "Community Action Program Guide."

Very sincerely,

H. J. MASSIE,  
*Chairman, Mississippi Council on Aging.*

MISSOURI <sup>18</sup>

MONTANA <sup>18</sup>

NEBRASKA <sup>18</sup>

NEVADA <sup>18</sup>

NEW HAMPSHIRE <sup>18</sup>

NEW JERSEY

JUNE 15, 1965.

DEAR SENATOR SMATHERS :

\* \* \* \* \*

The New Jersey Division on Aging has specific knowledge of only one program for the elderly that has been designed specifically for older people and for which application will be made under Title II, Part A: Community Action Program. The United Community Action, Inc., of Newark, plans to request \$94,825 for an education, recreational, and health program for the elderly.

A new staff member from the State OEO came to our Office on June 14 to discuss possibilities under title III: Combating Poverty in Rural Areas, but to date nothing specific is under development. No summary of local proposals is available, so while there may be other programs for the elderly, we are not familiar with them.

However, with the variety of programs offered under the Economic Opportunity Act, it would appear to us that people familiar with local situations could see numerous places where older people could be included in programs developed under the provisions of this legislation. It would require staff oriented to this point of view and the emphasis on youth thus far would seem to have precluded activity of this type.

Enclosed is a copy of the division's monthly publication, *Added Years*, which was our attempt to inject thinking in regard to older peoples' needs into local planning.

Sincerely yours,

Mrs. EONE HARGER,  
*Director, Division on Aging.*

[From *Added Years*, March 1965]

USING THE ECONOMIC OPPORTUNITY ACT

As numerous communities throughout the State plan community action programs under title II of the antipoverty bill (the Economic Opportunity Act of 1964), the New Jersey Division on Aging has issued a memorandum reminding organizations and individuals concerned with the elderly to be certain that such plans developed in their communities include programs to benefit older people. Since the Economic Opportunity Act stresses the importance of representative bodies to coordinate all programs, whether under public or private auspices, the interests of older people should not be omitted.

<sup>18</sup> See footnote 1, p. 183.

The New Jersey Office of Economic Opportunity points out in its official publication entitled, "New Jersey Communities in the War Against Poverty," that "there is no single 'poverty index' which combines these conditions into one convenient measure" but goes on to say that "poverty involves a host of measurable conditions, such as low income, unemployment and underemployment, poor health and disability, inadequate housing and low educational attainments." On an income basis a high percentage of persons 65 and older fall in the lowest 20 percent in the economic scale for whose betterment the Antipoverty Act was written. They represent the single largest group with income at the poverty level, \$3,000 gross income or less. According to 1960 census figures, three-fifths of all married couples whose head was 65 or over had incomes within this category and among nonmarried persons 65 or over, almost three-fourths had incomes under \$1,500. These figures include all forms of income such as social security and public assistance. Several large cities have indicated awareness of needs in this area.

In Newark, the United Community Action, Inc., was set up early this year with funds contributed by the board of education and welfare federation. Its initial planning included a program for senior citizens proposed by the mayor's advisory committee on senior citizens. A meeting will be held on March 18, 1965, for final evaluation of the proposal.

Paterson's first proposal to Washington includes the establishment of facilities and programs dealing with the aged poor. Rabbi Martin Freedman, spokesman for the Paterson Antipoverty Task Force, called this a necessity because "Paterson has one of the largest populations of aged of any city of its size in the State."

Older persons have many skills which can be utilized in community programs, and there are numerous skills related to service to older people which are potential training opportunities. Projects which involve persons of all ages, setting up activities in which they teach or help each other have many possibilities. Programs for older persons initiated under the Economic Opportunity Act could offer the means of relieving the kinds of hardship faced now by many older people that will disappear as more ways of preparing for a financially secure older age are developed, including elimination of fear of devastating medical bills. Learning that leisure and idleness are not synonymous and that time on one's hands can be exciting if the mind and the hands know what to do with the time could be part of projects offered.

Possible kinds of relationships that should be considered are:

Young persons gaining work experience and developing technical or professional skills by serving older persons in nursing homes or hospitals.

Older persons serving youth by teaching craft and professional skills, many of which are in short supply or in danger of disappearing.

Older persons serving as tutors to young people deficient in education or staffing day-care centers so that young parents can get training or secure work otherwise not accessible to them.

Older persons serving other older persons or the handicapped or sick of all ages, helping them to retain independence through the help of handyman services, meals-on-wheels, or other personal services which they are unable to perform for themselves.

Local initiative and creative planning will be the major ingredient in the more successful programs developed in New Jersey and other States. A community imaginative enough to set up and obtain funds for experimental projects could conduct pilot programs which will be copied all over the country. One State has dreamed up a project of transforming a decaying community into a historic town exemplifying a bygone era, incorporating numerous projects within the plan, many of them for older people. This is still awaiting approval but suggests one approach being tried.

In addition to title II, which provides for community action programs, several other titles of the Economic Opportunity Act offer possibilities for programs to help older people. Title III concerns programs to raise living standards of low-income rural families and of migrant agricultural workers and their families. The Farmers Home Administration is administering this through field offices where both direct grants and loans are considered. Title V, which is intended to provide work experience and training to persons unable to support or care for themselves or their families, has no age restriction and is administered through the U.S. Department of Health, Education, and Welfare.

Title VI establishes VISTA, Volunteers in Service to America. This is a

domestic version of the Peace Corps. Volunteers, now anticipated as a group of 5,000 by sometime in June, will work in Federal, State, or local projects relative to the purposes of the act. Of the first 20 volunteers, one was an 81-year-old psychologist; another a 71-year-old retired Army colonel. Interested persons should write to: VISTA, Office of Economic Opportunity, Washington, D.C., 20506.

The handbook for action, which details how applications for projects can be developed as well as other information concerning programs under the Economic Opportunities Act, is available from: John C. Bullitt, director, New Jersey State Office of Economic Opportunity, Post Office Box 2748, Trenton, N.J., 08625.

(A statement on a New Jersey Highway Authority program which employs the elderly appears on p. 288.)

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### NEW MEXICO

SANTE FE, N. MEX., June 15, 1965.

Senator GEORGE A. SMATHERS:

No economic opportunity programs for elderly in New Mexico. Several county committees on aging serving as major organizations for community action projects. Plans also pending for foster grandparents in children's institutions. Great need for Federal rather than State action in all but title V programs in New Mexico.

LEO T. MURPHY,  
State Welfare Director.

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### NEW YORK

OFFICE FOR THE AGING,  
Albany, N.Y., June 15, 1965.

DEAR SENATOR SMATHERS: In response to your letter of June 4, requesting information on the involvement of older persons in the war on poverty, I am pleased to submit the attached correspondence from the major population centers of New York State.

As you will readily see, although many communities are engaged in other phases of the antipoverty program, or are providing programs and services for the elderly through State and community-aided programs, there is, almost without exception, no involvement of the older population in these antipoverty programs.

As chairman of the advisory committee to the New York State Office for the Aging, and president of the National Council on the Aging, I have advocated the importance of involving this segment of the population in these programs. New York State, today, has almost 2 million older persons, hundreds of thousands of whom must face each new day with the heavy burdens of poverty. Although many of these elderly people are able and willing to work and carry their own responsibilities, the present opportunities to do so are limited.

When the war on poverty was announced, it was welcomed by all of us working in the field of services for the aging as a significant breakthrough. In it we saw the opportunity to assist and to involve not only the older citizens who were willing and whose newly acquired leisure provided them the time to work for such programs, but those who stood to benefit from the enhancement of needed services that can be provided under the act.

However, as fine as are the programs which have been thus far announced under the antipoverty program, the program emphases in other areas have largely avoided the involvement of our older citizens. While it is neither your aim, nor our own to criticize the fine work which has been done thus far, a realistic evaluation of the effects of the act on older people in our State forces us to observe the almost total absence of services designed specifically for older people as a direct result of the antipoverty programs.

The one exception to this to date is in New York City, where two agencies serving older people have received funding for their proposals. One of these is a program grant, the other a planning grant. Additional proposals are presently

under consideration, as per the attached memorandum. The remainder of the enclosed communications seem to cry out for some direction.

We are impressed by the fact that the responding communities are aware of their needs, and, in fact, are anxious to solve their problems. Program emphases in other directions, and a lack of guidance, however, have apparently deterred their progress with respect to services for the elderly.

The enclosed communications represent responses from most of the largest communities in the State replying to our time-limited request for information on this subject. It is not to be considered as a complete report.

On behalf of Mrs. Marcelle G. Levy, administrator of the New York State Office for the Aging, and myself, but more importantly, on behalf of all the older people in New York State, I want to offer you our wholehearted support in your efforts to involve the older population in this program.

Respectfully yours,

GARSON MEYER,  
*Chairman, Advisory Committee.*

The following telegram was sent to major population centers of New York State:

"U.S. Senate Special Committee on Aging has requested our office supply information on use of Federal antipoverty programs to benefit older people. Please advise by return letter or wire specifics of any OEO programs designed to serve people 65 and over in your community. Information must reach us by Monday, June 14, for D.C. hearings. Your cooperation will be greatly appreciated.

"Mrs. MARCELLE G. LEVY,  
*Administrator, New York State Office for the Aging, Albany, N.Y."*

Among those communities responding were the following:

SCHENECTADY PUBLIC SCHOOLS,  
*Schenectady, N.Y., June 11, 1965.*

DEAR MRS LEVY:

\* \* \* \* \*

At the present time, Schenectady's planning group has secured approval of a neighborhood youth corps and a summer Head Start program. It has submitted a request for a planning component. It will be a function of the director of planning who will be hired under this component to lead a careful study of the community at large, to identify further areas that need consideration, and to develop action components that will tend to alleviate needs presently unmet.

Your inquiry serves to bring to our minds the area of the aging, who are also in financial difficulty. Any materials which your office might have that contain suggestions for programs that would be of assistance to this group of our population will be appreciated. Careful consideration of a component relating to this need will be given by our planning group.

\* \* \* \* \*

Sincerely,

DONALD J. SAYLES,  
*Vice Chairman, Schenectady City Council's  
Committee on Youth Guidance.*

MEMORANDUM

JUNE 11, 1965.

From: EKD.

Subject: Reply to telegram.

WILLIAM GRIFFIN,

Yonkers Community Action Agency:

A. Do not now have programs to benefit people 65 and over, financed or supervised by OEO or antipoverty program. We have several ongoing agencies who have their own devised programs, but they do not include many things that are sorely needed such as arts and crafts, rugmaking, ceramics, painting, etc. Another need would be homemaking, including special needs for disabilities.

B. We are not yet on the road—Yonkers has not yet been funded. This has been a deterrent to getting started.

The matter of the aging is under advisement and discussion now. It is the intent to submit a proposal to OEO for needs of the aging.

CITY OF ALBANY,  
STATE OF NEW YORK,  
*June 11, 1965.*

DEAR MRS. LEVY :

\* \* \* \* \*

We do not have at this time any program for the aging under the Federal antipovertry program. We do, however, have a senior citizens center, and are seriously considering applying for State funds in connection with new projects to be undertaken about the center.

In due course we do expect to engage in programs for the aging under the antipovertry program.

Sincerely yours,

ERASTUS CORNING 2d, *Mayor.*

MAYOR'S COMMITTEE ON RECREATION FOR THE ELDERLY,  
*Buffalo, N.Y., June 11, 1965.*

DEAR MRS. LEVY :

\* \* \* \* \*

We have checked with the Community Welfare Council, who here in the city of Buffalo, are handling the OEO programs. There have been no programs involving senior citizens submitted for screening.

As you know, the city of Buffalo recreation for the elderly has an advisory committee. Dr. Theodore C. Krauss, M.D., as chairman, appointed a subcommittee to study this problem. This committee submitted the following recommendations:

1. A friendly phoning service whereby senior citizens living alone would be contacted on a daily basis, giving help and assistance to these people.
2. A recreational diversional activity program for persons who are institutionalized.

These recommendations were approved by the committee and submitted to the mayor for approval prior to presentation to the screening committee.

\* \* \* \* \*

Sincerely,

MARIE C. SCOTT.  
HELEN M. LEAHY.

CITY RECREATION DEPARTMENT,  
*Jamestown, N.Y., June 11, 1965.*

DEAR MRS. LEVY : In regard to your telegram to Mayor Dunn on Friday, June 11, we have our commission on aging making a study of the Office of Economic Opportunity Act and the community action program guide.

We are interested in improving the living conditions of our elderly citizens by improving housing and living facilities. We are also interested in providing more and improved recreation facilities. As of this date, no application has been filed with your office.

In attending the National Council of Senior Citizens Conference in Washington, D.C., we were led to believe that more exact and definite programs for the elderly will be made possible by the Office of Economic Opportunity. We here in Jamestown are definitely interested in this program.

Yours truly,

RUSSELL E. DIETRICK, Jr.,  
*Director of Recreation.*

CITY OF MOUNT VERNON, N.Y.,  
 OFFICE OF THE MAYOR,  
 June 11, 1965.

DEAR MRS. LEVY: The following program to serve people 65 and over in our city is an integral part of our antipoverty program for which we anticipate funding.

The Senior Citizens Center, sponsored by the Mount Vernon Recreation Department, housed in inadequate facilities, has a membership of 369.

The average income for the group is well below the abject poverty level of \$3,000, and many subsist, well over 75 percent, by living with relatives.

A large percentage of the membership is from the south side of Mount Vernon, a city sharply divided by a railroad cut.

There are no Negro Americans currently involved in the program, and the Senior Citizens Center of Mount Vernon ethnic composition is approximately 50 percent Italian and 50 percent Jewish.

There are 1,959 employed persons over age 65: 1,341 males and 618 employed females. There are few Negroes over the age of 65 in the labor force, even though Negroes constitute well over 20 percent of the total city population. Thus, deleting the employed senior citizens, 1,959, and those presently participating in the recreation department's program, there are 9,330 senior citizens who are not served by any program.

In the single public housing project in Mount Vernon containing 49 families, there are 45 senior citizens. There are no other facilities designed for elderly people. The average rent in the low-income housing project for senior citizens is \$9.95 per room, a rate somewhat lower than the county average.

Many senior citizens receive assistance from the county welfare department, from the Social Security Administration, and from relatives. No exact breakdown on a city level is available, but \$3,893,306 is paid to senior citizens each year in Westchester County. There is also some income from private investments and savings. This is limited to a small percentage of the over-65 population.

Interviews with a number of senior citizens in the Levister Towers housing project, and at the Senior Citizens Center indicated that the following areas are of concern to our senior population:

(a) A centrally located center so that more people might participate. The present center is located adjacent.

(b) More adequate facilities. The present facility has very limited space, able to accommodate less than 100 persons at a time, and the office and kitchen are woefully inadequate.

(c) Family relationships: specifically, the problems of dependent parents and children.

(d) Foster homes for the elderly. Many senior citizens expressed a desire not to live with relations. They were also concerned with the location and availability of such facilities.

(e) Location, cost, and availability of nursing homes.

(f) Legal aid: legal problems involving families and wills.

(g) Housing. Mount Vernon's 4 square miles are necessarily restrictive for housing a population of nearly 80,000.

There is no special facility for the elderly, although the projected urban renewal program is planning limited accommodations for the aged. This proposal will not be adequate.

(h) The availability and accessibility of welfare assistance. Many aged persons were not aware of the types of benefits and the amounts available to them.

(i) The availability and cost of hospital service. The availability of outpatient treatment.

(j) Church attendance. Transportation to church and special programs for the aged.

(k) Visitation service to provide services and companionship for elderly shut-in citizens.

(l) Entertainment programs designed specifically for the aged.

To pinpoint specific programs for the aforementioned areas of concern, it is suggested that two plans be implemented, designed to provide needed services for



senior citizens which would require a staff, an information bureau within the present Senior Citizens Center with the following objectives:

- (a) To involve more senior citizens in an organized program.
- (b) To provide counseling in the area of family relationships and other problem areas.
- (c) To list available foster homes.
- (d) To make available information on nursing homes.
- (e) To provide an employment placement service for the aged.
- (f) To make available legal aid for the aged.
- (g) To test available housing for the aged.
- (h) To describe welfare benefits for the aging.
- (i) To describe hospital services and benefits available on an inpatient and outpatient basis.
- (j) To plan nondenominational church services for the aged, and to provide transportation to church services.
- (k) To provide a visitation service for shut-ins, including transportation.
- (l) To provide entertainment specifically oriented to senior citizens at the center and to shut-ins.

(m) Educational programs—cultural trips. The programs would be implemented as follows: (a) A trained worker available for dealing specifically with the problem of the aged. This worker would be located at the Senior Citizens Center and would also have an assistant and, jointly, they would have the responsibility for informing and involving the unreached senior citizen population; (b) Employment of an information director to work under the supervision of the chief social worker to provide and develop information on—

- (1) Availability of housing.
- (2) Availability of foster homes.
- (3) Availability of nursing homes.
- (4) Location of churches.
- (5) Availability of welfare benefits; referral to proper agency for such benefit. Arrangement for representatives to visit elderly either at home or at center to arrange benefits.
- (6) Availability and cost of hospital service. Description of benefits.
- (7) Information on veteran, social welfare and other benefits available to aged.
- (8) Program director to plan and implement generation programs.
- (9) Legal aid and advice provided by referral to attorneys contracted for by information service.
- (10) Establishment of a volunteer service corps to be headed by a service director to work under the supervision of the chief social worker at the Senior Citizens Center.

This bureau would have as its primary function the location of service opportunities for senior citizens, the development of a senior citizens skills bank and the handling of necessary arrangements such as interview, transportation, etc., for the implementation of said program.

This program should be designed to enable senior citizens to participate actively in the life of the community and to utilize the skills of senior citizens in productive capacities.

Volunteer efforts will come from senior citizens who have skills to offer to the community, resident associations, youth groups and from all of the community groups concerned with problems of poverty.

We further anticipate the development of satellite senior citizen centers on the fringe areas—which would be common meeting places for the different ethnic groups comprising our population. It is a common phenomenon that the very young and the elderly are free from prejudice and, in a family-oriented culture, the influence of the elderly living at home but participating with others during the day hours, can be one of the keys to open the doors of prejudice. Commonly shared interest among the senior citizens will do much in the area of race relations and civic rights. Elaboration on this would necessitate more time. It can be forthcoming later.

Very truly yours,

JOSEPH P. VACCARELLA,  
Major, City of Mount Vernon, N.Y.

JUNE 29, 1965.

DEAR MAYOR VACCARELLA: Mrs. Levy of the New York State Office for the Aging has been good enough to send us a copy of your letter of June 11 to her.

Your comments about the projected urban renewal program may have special relevance to our inquiry into the war on poverty as it affects older Americans. It would seem that you are planning limited accommodations for the aged under your urban renewal program. Will any effort be made to relate the urban renewal program to existing or proposed projects to help the low-income elderly? Is there a possibility, for example, that a new and larger senior citizens center could become a headquarters for assistance to the elderly described elsewhere in your letter? \* \* \*

Sincerely yours,

GEORGE A. SMATHERS,  
*Chairman.*

CITY OF MOUNT VERNON, N.Y.,  
*July 26, 1965.*

DEAR SENATOR SMATHERS: In answer to your inquiry of June 29 regarding facilities planned for senior citizens in connection with the Mount Vernon urban renewal program, I am pleased to submit this additional commentary.

Our first urban renewal project under title I—the midtown renewal project, N.Y. R-66—will displace 55 low-income senior citizen households (28 families and 27 individuals). The Mount Vernon Housing Authority presently has two applications pending for federally assisted relocation housing for these senior citizens—a PHA loan for 56 units of elderly housing, and a CFA loan for section 202 senior citizens housing.

We have contemplated the erection of section 202 senior citizen housing in connection with the midtown renewal project on a site adjacent to Hartley Park where the city operates a summertime senior citizens outdoor canteen. According to the provisions governing section 202 developments, a number of auxiliary facilities needed by senior citizens could be incorporated within the building—such as meeting rooms, infirmary, recreation room, and retail service shops. At the present time the Mount Vernon Housing Authority is working with the regional office of CFA on the possibility of such a development which appears to hold the greatest promise for relocating our low-income senior citizens in the most suitable manner.

Very truly yours,

JOSEPH P. VACCARELLA, *Mayor.*

SYRACUSE, N.Y., *June 11, 1965.*

Mrs. MARCELLA G. LEVY: In reply to your wire the crusade for opportunity in Syracuse and Onondaga County, Inc., is the designated community action agency financed under title 2A of the Economic Opportunity Act of 1964, and as such is serving many of the community's aging through its neighborhood centers. Over one-third of the requests for information and referral assistance and for legal services come from the aging. In addition many of the aging are actively involved in the neighborhood committees and social programs. While there is no specific program designed exclusively for the aging, areas of assistance to them will be studied under the program development section approved in the title to a grant.

WILLIAM F. WALSH, *Mayor.*

COMMISSION ON ECONOMIC OPPORTUNITY,  
*Troy, N.Y., June 11, 1965.*

DEAR MRS. LEVY:

\* \* \* \* \*

At the present time, there is no program designed to benefit the aging under the Federal antipoverty program.

The Commission on Economic Opportunity, the community action agency authorized to conduct the local antipoverty program is awaiting approval of an application in Washington to conduct a program development for a 6-month

period. This will attempt to identify problem areas and develop programs to alleviate the underlying causes of poverty. Inherent in this will be programs designed to benefit the aging, a group which represents 13 percent of the total population in Rensselaer County.

With the opening of the new Kennedy Towers, a housing project for the aged, and the subsequent relocation of the Senior Citizens Center to that facility, we see some excellent opportunities to build new services into the present program as well as additional projects in other areas.

\* \* \* \* \*

Sincerely,

THOMAS M. MURPHY,  
*Executive Director.*

ELMIRA, N.Y., June 11, 1965.

Mrs. MARCELLA G. LEVY: This is to advise that city of Elmira has been approved for program development. At the moment there is no plan in formation for senior citizens, although we expect that there will be something.

CARL F. SANFORD, *City Manager.*

STATE OFFICE FOR THE AGING

MEMORANDUM

To: Files.

From: James J. O'Malley.

Subject: Reply to telegram re antipoverty programs, employing the aging.

JUNE 14, 1965.

Mrs. Pauline Flippin, executive director, community action program for New Rochelle, phoned Monday (June 14) to reply to telegram to:

MURRAY C. FUEBST,  
*City Manager,*  
*New Rochelle, N.Y.*

Her comments:

New Rochelle does have a program drawn up entitled, "Senior Citizens for Service." They are presently waiting to submit it. It falls into three categories:

(1) Foster grandparents for exceptional children in public schools would help with lunches, feeding, dressing, ride with students to and from school, etc. Would employ 35 senior citizens to serve 150 children.

(2) Home visitations; 40 senior citizens would be used to make personal calls on shut-ins. It would not be a homemakers services, but rather, would use senior citizens for phoning, writing letters, etc. The 40 senior citizens would serve 100 families.

(3) Nursing home visitations. Ten senior citizens would serve 60 persons in nursing homes with self-explanatory services.

In all, 85 senior citizens would be employed to serve 310 persons.

Mrs. Flippin \* \* \* noted that under Title No. 207 of the OEA, the Federal Office of Aging and the Office of Economic Opportunity will develop a program which will employ older persons (between 55 and 70 years old) as foster grandparents to persons in the age group from infancy to 4 years old in institutional surroundings. The program outlined above (for New Rochelle) would not come under this section since it is not serving this specific age group and they are not in residential institutions.

NIAGARA FALLS, N.Y., June 14, 1965.

Mrs. MARCELLE G. LEVY:

Presently no program utilizing Federal antipoverty funds in existence. Preparing application program development grant which will provide additional services for aging in the community.

JOHN TRYON,  
*Community Action Program Project Manager.*

# THE WAR ON POVERTY AS IT AFFECTS OLDER AMERICANS 217

## STATE OFFICE FOR THE AGING

### MEMORANDUM

To: Files.

From: Jerry A. Schroder.

Subject: Reply to telegram re antipoverty programs employing the aging.

JUNE 14, 1965.

In New York City approximately 12 requests for project grants related to services for older people have been submitted to the Antipoverty Operations Board.

One project has thus far been funded and another agency has received a planning grant. Both of these have considerable potential for future programing, not only in New York, but throughout the country.

The funded project is a sheltered workshop for disabled older people. We understand that the Federation Employment and Guidance Service, authors of the design, have been asked by the Office of Economic Opportunity to summarize their proposal for potential use as a "model" for widespread dissemination throughout the country.

The planning grant to the New York Association of Senior Centers is for the purpose of developing a design for a new look type of senior center, geared specifically to the needs of impoverished older people in neighborhoods. This should also be of considerable national interest and is scheduled to be ready for review in a matter of weeks.

In addition to the above, another group of proposals are in various stages of processing. We are aware of only one that has been denied locally. At least four others have recently been returned to the applicant agencies for rewriting. One more, we understand, is awaiting action in Washington at this time.

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## NORTH CAROLINA

RALEIGH, N.C., *June 16, 1965.*

Senator GEORGE A. SMATHERS:

Limited benefits from the Office of Economic Opportunity programs such as adult education, environmental health, and so forth reach a few older persons. However, proportionate benefits would accrue to younger age groups from projects specifically designed to increase the income of the older citizens. Furthermore, any effective program aimed to alleviate social and economic deprivations must apply to all age groups. We urge special emphasis be given to opportunities for training and continued work experience for the aged and to an expansion of programs specifically serving the disabled aged. In every community there are many aged with disabling conditions requiring supervision by an otherwise employable member of the family. Many could remain in independent living arrangement with the aid of services such as homemaker, meals on wheels, or the support of a friendly visitor. Others capable of self-care occupy substandard houses and are therefore subject to physical accidents, malnutrition, and social isolation. Lacking safe housing and community services, large numbers of the aged are needlessly and expensively institutionalized each year or remain with families who can ill afford the loss of income to the family member giving the daily care needed.

NATHAN YELTON,

*Chairman, North Carolina Governor's Coordinating Committee on Aging.*

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STATE BOARD OF PUBLIC WELFARE,

*Raleigh, N.C., June 24, 1965.*

DEAR SENATOR SMATHERS: Public Welfare agency staff and board members over the country applaud your concern for the plight of the aging and your efforts to see that the provisions of the Economic Opportunity Act are extended to benefit the increasing number of the Nation's older people. Public welfare, with its focus on preventive, rehabilitative, and protective services for the aging popu-

lation, has knowledge and experience needed in this all-out effort. Public welfare staff know the affect of dependency of the aged on the well-being of every family member and stand on the firm conviction that family life is strengthened only as the capacity for useful living of each member is strengthened. These workers know the aged in their community. They know the potentials for employment, training, and continued contribution to the well-being of our society. Certainly, more than any other group, they are sensitive to the economic conditions and the individual needs of the aging. Public welfare is the one agency represented in every community, concerned with social, medical, and other needs of the aging and the development of resources to meet these particular needs.

In North Carolina, public welfare is closely identified with the North Carolina fund which, as you know, is a forerunner of the Economic Opportunity Act. The State board of public welfare employs a staff of 25 community consultants and 4 supervisory staff members to work directly with community action groups, coordinating the efforts in every county with the Office of the Economic Opportunity so that the benefits of this far-reaching piece of legislation may be made visible in every community \* \* \*

The American Public Welfare Association is the national spokesman for public welfare agencies and personnel. The channels for communication are established for prompt reporting of programs and statistical information of vital importance to the achievement of the goals outlined for the task force.

As chairman of the American Public Welfare Committee on Aging, I feel I can speak for public welfare in the interest of older people and for my professional colleagues throughout the country \* \* \*.

ANNIE MAY PEMBERTON,  
*ACSW, Supervisor, Service to the Aging.*

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#### NORTH DAKOTA

JUNE 7, 1965.

DEAR SENATOR SMATHERS:

\* \* \* \* \*

With respect to programs in North Dakota which are assisting the elderly, I must report that there is very little being done in this area under OEO. This is not due to neglect, but to the fact that the State coordinating office was just established a short time ago. At the present time, things are just starting to get underway.

I would say that at this time it is too early for an evaluation of the usefulness of the OEO programs for the elderly in North Dakota.

\* \* \* \* \*

Sincerely yours,

THOMAS W. PAGEL,  
*Secretary, Governor's Citizens Committee on Aging.*

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#### OHIO<sup>17</sup>

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#### OKLAHOMA

JUNE 14, 1965.

DEAR SENATOR SMATHERS: In response to your letter of June 4, 1965, with which you submitted a questionnaire<sup>18</sup> of assistance to the elderly under Federal

<sup>17</sup> See footnote 1, p. 183.

<sup>18</sup> Text of questionnaire appears on p. 181.

antipoverty programs, we have made extensive inquiries and find that for the most part older people are being involved to some extent in the various programs authorized by the Economic Opportunity Act of 1964.

The following information was obtained in consultation with the office of the Governor, division of economic opportunity:

(1) Under Title I, older people have been utilized as instructors, counselors, and as administrators because of their experience and leadership capacities; however, no specific program has been initiated to involve older people as such.

(2) Under Title II (part A): Community Action Programs, only two community action grants have been approved in Oklahoma at this time and both were quite recent and for planning purposes.

It has been our observation in working with communities where community action programs are being formed, that the leadership for these groups often rests with older individuals such as retired businessmen or other older knowledgeable people within the community.

(3) Under Title II (part B): Adult Basic Education, the State board of education recently received approval from the Office of Economic Opportunity to develop adult basic education programs at the local level. It is our understanding that adult basic education will be provided all age groups who are functionally illiterate.

(4) Under Title II (part C): Voluntary Assistance for Needy Children, so far as can be determined at this point, no programs have been developed under this title:

(5) Under Title III: Combating Poverty in Rural Areas, some 13 loans have been made as to this date; approximately 50 percent of these were to older persons.

(6) Under Title IV: Employment and Investment Incentives, it is our understanding that no loans have been made as of this date under the provisions set forth in the Economic Opportunity Act, nor are we aware of any employment made available to the elderly because of the provisions of this title.

(7) Under Title V: Work Experience Programs, the State department of public welfare has submitted three projects which have involved recipients of aid to families with dependent children. As more experience is gained with this program and when feasible projects utilizing older people can be developed, they will be submitted for approval.

(8) Under Section 603: Volunteers in Service to America, the State office of economic opportunity has no information as to the age of those persons who have been accepted as volunteers from Oklahoma. At this time no volunteers have been received in Oklahoma in any capacity.

(9) Under Title VII: Treatment of Income for Certain Public Assistance Purposes, at the present time this information is not available; however, the department is in the process of doing a study of old-age assistance recipients which will provide this information.

Sincerely,

L. E. RADER,  
*Director of Public Welfare.*

\_\_\_\_\_  
OREGON<sup>19</sup>

\_\_\_\_\_  
PENNSYLVANIA<sup>19</sup>

\_\_\_\_\_  
RHODE ISLAND

<sup>19</sup> See footnote 1, p. 183.

STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS,  
EXECUTIVE DEPARTMENT, DIVISION ON AGING,  
Providence, R.I., June 8, 1965.

Senator GEORGE A. SMATHERS,  
Chairman, Special Committee on Aging,  
U.S. Senate,  
Senate Office Building,  
Washington, D.C.

DEAR SENATOR SMATHERS: In reply to your letter of June 4, regarding the Office of Economic Opportunity programs of benefit to the elderly in Rhode Island, I am enclosing a résumé of the programs being developed and those already in progress. You will notice that in almost 100 percent of them the beneficiaries are children and youth. The only area for programs for the elderly would be under the VISTA section of the OEO program and are so restricted that the impoverished elderly cannot benefit.

At a recent meeting held in Rhode Island Mr. Bruno Rontone, Director of the VISTA program, the elderly who attended, hopefully, were told under direct question that they could not volunteer to work in the local community and that all those applying must travel out of State.

Many of them called at the division on aging office completely discouraged. They had spent time and transportation money to attend. I can only speak from hearsay regarding this meeting as the division on aging was not informed of the meeting or invited to participate in any way. We could not find out who sponsored the meeting.

I have discussed your letter with Mrs. Alice DeSaint, administrator, and she informs me she has already written to you in this regard.

Sincerely yours,

MARGARET C. SYLVANDER,  
Chairman, Advisory Committee.

(Mrs. DeSaint's letter, to which reference was made in the last paragraph of the preceding letter, follows:)

STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS,  
EXECUTIVE DEPARTMENT, DIVISION ON AGING,  
Providence, R.I., May 13, 1965.

DEAR SENATOR SMATHERS: In trying to analyze the many programs that come under the Office of Economic Opportunity in relation to opportunities for the older person, including VISTA, I feel there is very little that will be beneficial to them.

I do not write as an expert on aging, but I do know the problems of the elderly and the needs to overcome many of them. In relation to the VISTA program, I somehow cannot imagine the impoverished older person uprooting himself from a familiar and friendly community to volunteer for service in a strange State with unfamiliar people. It is my feeling it will serve to create greater problems, as many of these volunteers will be lonesome and will become ill, thus causing provisions to be made for their return home or medical care away from home.

The VISTA program, it would seem to me, needs the educated, sophisticated, retired professional or business person with no family ties—certainly not those intended to advance with the VISTA program. I have spoken to many elderly groups and persons who thought they could benefit by this program and have been told by almost 100 percent that they could not think of leaving the community at their age. Yet there are such needs for their services in their own home community where their services could be of tremendous value if their simple expenses could be taken care of. For example, we have had in Rhode Island many fine programs using the older person as a volunteer that had to be

discontinued because, although they could donate their time, they could not afford the transportation and other small expenses it entailed. I feel that the elderly could best serve in a community they are familiar with, and have been at a loss to explain the reason why the VISTA program as it concerns the elderly could not be carried on in their own community.

I think the idea of VISTA is fine, but I cannot see where it can be of direct benefit to the impoverished elderly in its present form. I appreciate, very much, the intent of VISTA, but am most concerned for the elderly who will volunteer and for those who feel they cannot participate.

Is there some reason for the stipulation against service in the local community?

Very sincerely yours,

(Mrs.) ALICE A. DESAINT,  
*Administrator.*<sup>20</sup>

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SOUTH CAROLINA <sup>21</sup>

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SOUTH DAKOTA

STATE OF SOUTH DAKOTA,  
OFFICE OF THE GOVERNOR,  
*Pierre, June 14, 1965.*

HON. GEORGE A. SMATHERS,  
*Chairman, Special Committee on Aging,*  
*U.S. Senate, Washington, D.C.*

DEAR MR CHAIRMAN: Thank you for the recent letter with the enclosed questionnaire for use by your committee on the problems of the aging.

Enclosed, in numerical order to the corresponding numbered questionnaire, you will find such information as can be provided at this time.

Sincerely yours,

NILS A. BOE, *Governor.*

QUESTIONNAIRE RESPONSES <sup>22</sup>

1. None, to our knowledge.
2. No Community Action Program approved in South Dakota. Projects approved are components.
3. Adult basic education plan submitted several months ago by State department of public instruction still awaiting approval by U.S. Office of Education.
4. Twenty-four headstart centers initiated in South Dakota. Outside of the professional staffs parents of children are utilized.
5. None.
6. No loans under title IV, SBA has made direct loans. As to elderly participating in loans information not available.
7. No projects under title V. Some in exploratory stages.
8. To our knowledge no elderly VISTA's assigned to any project in South Dakota.
9. At this time, none.

<sup>20</sup> Reference was made to this letter during the hearing. See p. 64.

<sup>21</sup> See footnote 1, p. 183.

<sup>22</sup> Text of questionnaire appears on p. 181.



## TENNESSEE

JUNE 15, 1965.

DEAR SENATOR SMATHERS: It was most encouraging to receive your letter of June 4, 1965, and to learn that the Senate Special Committee on Aging will conduct an all-day hearing to consider assistance to the elderly under programs administered by the Office of Economic Opportunity.

In Tennessee we are experiencing undoubtedly what holds true for the vast majority of the States in finding there does exist a considerable lag in the planning and implementation of Office of Economic Opportunity programs for the elderly. The programs authorized by the Economic Opportunity Act do hold promise for the aged in the several areas of community action programs, work experience programs, volunteer service and adult basic education. The aged have special problems requiring full attention of our public and private resources. We are hopeful that greater emphasis will be directed at all levels for the provision of adequate programs for the elderly under the Economic Opportunity Act.

\* \* \* \* \*

We are extremely grateful for the hearing on this subject by your committee, and feel assured that it will stimulate valuable results.

With all best wishes, I am,  
Sincerely,

JERRY A. McCLAIN,  
*Executive Secretary.*

## TEXAS

JUNE 9, 1965.

DEAR SENATOR SMATHERS:

\* \* \* \* \*

I regret that I am forced to turn in an almost completely negative report for 254 counties.

However, a demonstration project, which I believe is classified under title 2, has been recently submitted to the Office of Economic Opportunity in Washington. This project is designed to give institutionalized young children some of the benefits of adult personal attention, concern, affection, and stimulation other children tend to receive in a family setting. At the same time, persons aged 55 and over in need of an increase or supplement of inadequate retirement income, will increase employment opportunity. The Robert B. Green Hospital, a tax-supported institution, was selected for the project. The feasibility of similar projects is now being explored in two other tax-supported institutions—Denton State School for Mentally Retarded and the Ben Taub Hospital in Houston.

It is difficult to interest local authorities in implementing programs for the aging, which are mistakenly regarded as merely palliative.

Sincerely,

GOVERNOR'S COMMITTEE ON AGING,  
(Mrs.) CARTER CLOPTON,  
*Coordinator of Aging Services.*

QUESTIONNAIRE RESPONSE<sup>23</sup>

1. None, to our knowledge.
2. None, to our knowledge.
3. Negative.
4. Only independent activity yet, as far as we know.
5. None, to our knowledge.
6. None, to our knowledge.
7. None, to our knowledge.
8. None.
9. Unknown.

<sup>23</sup> Text of questionnaire appears on p. 181.

## UTAH

JUNE 9, 1965.

DEAR SENATOR SMATHERS: In order to submit a report to your committee in time to be used at the hearing, we are going to have to rely on the information available in our office at the present time. The following paragraphs are being numbered to correspond to those in the questionnaire:<sup>24</sup>

1. As far as we know, no elderly persons have been used as instructors, counselors, or administrators of title I programs. I don't believe there is any serious consideration to do this at the present time. We feel it should be done, however, and would like to push for it, but we lack the staff and travel funds to participate actively in encouraging community action groups to do this.

2. No assistance has been rendered the elderly and as of now there has been only one community action program submitted and that is for "meals-on-wheels" for about 200 senior citizens in Salt Lake County.

3. As far as we know, no effort has been made to provide basic education for the elderly. In my unofficial conversations with community leaders in this area, they feel that something should be done but we need staff and travel funds so that community groups can be mobilized to make application.

4. We understand that a program was submitted for environmental enrichment at the national level, where senior citizens would visit institutionalized children and play the role of interested parents and grandparents. I believe this type of program would merit the interest and support of our community. As of now, nothing is being done on the local level in this area, but believe there is a real need.

5. Nothing is being done; however, in many rural areas we have a concentration of about one-third of the population being senior citizens who live on an income of approximately \$60 a month, who occupy their time mostly by going to church and attending funerals, and whose housing and nourishment is substandard, resulting in substandard health conditions. These areas lack the leadership to propose and write up projects, even though they have the interest and poverty problems are quite severe.

6. As far as we know, there have been no applications made for loans in this area. Volunteers can only do so much and they lack the sustained drive to mobilize communities in applying for loans. Again, there is a need for programs in this area.

7. I am afraid no action has taken place in this area either, as far as we know. There is a lot of talk but we don't expect any action in the foreseeable future, unless some paid staff time and travel funds are made available.

8. As far as we know, there are many senior citizens who have good health and who would be good VISTA volunteers, but I don't believe we have had any applications. Agencies have also expressed interest in taking VISTA volunteers, but I don't know of any agency who has applied for this.

9. We have no statistics in this area, but I believe that the Welfare Department can assist us in this respect. We plan to make inquiries and ask for a report. In our inquiries, we shall ask for a detailed breakdown.

We would like to summarize this report by saying that we were very encouraged when the Economic Opportunity Act was passed, realizing that financial assistance could be made available to senior citizens who were considered to be in poverty. We feel this bill has tremendous potential for breaking the cycle of poverty and giving encouragement to senior citizens who have been caught in the hopeless condition of poverty and are living a very meager hand-to-mouth existence with nothing to enrich their lives except to receive a small check from either the Welfare Department or the Social Security Administration. Many are too proud to ask for public assistance and try to live on their very small social security payments.

We have taken an interest and have tried to encourage councils on aging and other groups who work with senior citizens to apply for assistance. It has been our experience that without exception they admit that serious problems of poverty exist in all parts of the State, they feel that something should be done, they agree that much help can be received from the Economic Opportunity Act and yet have been unable to propose projects and request funds, mostly because paid staff is not available to provide the sustained drive to get the projects started and follow through to the point where an application is actually submitted. Much of the work is done on a volunteer basis and it has been our experience that volunteers can produce some valuable services, but it is the rare

<sup>24</sup> Text of questionnaire appears on p. 181.

volunteer who can provide the sustained effort and follow a project through to completion that a staff member can do.

Utah has very serious poverty problems. We do not lack for dedicated and interested individuals and agencies who want to combat poverty, but we do lack staff personnel who can write up these projects and give the leadership and drive needed to make the kind of use of this program as was intended by the Congress and President of the United States. The State Council on Aging would be a good State agency to provide this support and we could do it very effectively if the necessary staff and travel funds were available. My recommendation to your committee would be that if funds, even as little as \$5,000 a year, could be made available to the State council on aging, we could hire a retired senior citizen and, under my supervision, provide consultation and leadership to communities throughout the State and show some real results in this area.

We have received many requests for consultation from our agency. Since we have been unable to fulfill these requests, due to limited staff and travel funds, we have arranged for the regional representative on aging from the Denver office of aging and the Governor's human resources coordinator, together with us, to conduct a workshop where instruction can be given to those who are interested. Half-hour consultation appointments are being arranged for anyone interested. For your information, we are enclosing a copy of the invitation that was sent to agencies throughout the State. We have met with very gratifying response on this project. We have experienced great frustration knowing that a program is available and yet not being able to help the agencies in Utah apply for assistance. The senior citizens' aspect of this program will not gain momentum until such time as we can get help from paid staff members.

As we look in our community, we notice that there are many Ph. D.'s and other competent people who are on boards of education, university faculties, health departments, and other tax-supported agencies, who are interested and willing to spend part of their office hours writing up projects for children and youth, however, this is not quite true for the aging. In our community, many projects are being proposed for children and almost none are being proposed for senior citizens. Furthermore, because of the popularity of programs for children, as well as the widespread public interest, elected officials are more likely to appropriate tax money to develop programs for children and youth, rather than for the aging. This means that we have to do more intensive selling and considerably more legwork.

I have had the personal experience of asking for an invitation to appear before county commissioners, calling attention to the amount of money they have been putting into youth programs with almost none into aging programs, and then showing the population by age groups with the number of senior citizens in their county as compared to children and their responsibilities toward the senior citizen. After a presentation of this sort, I have generally received sincere concern on the part of county commissioners to want to do something, but have had difficulty in following up on it because of our limited staff, the lack of staff at the county level, and the lack of travel funds for us to continue this followup which is so necessary.

In conclusion, what I have been trying to say is that senior citizens in the State of Utah are certainly not getting their share of consideration and planning under the EOA and much of this is due to the lack of trained staff being available to plan and propose programs. If it is within the scope of your responsibilities, we hope that the Senate's Special Committee on Aging can help to make funds available so that there will be the trained staff to see that senior citizens receive their share of the funds available under the EOA.

Sincerely yours,

EDWARD Y. OKAZAKI,  
*Director, State Council on Aging.*

VERMONT <sup>25</sup>

VIRGINIA <sup>25</sup>

<sup>25</sup> See footnote 1, p. 183.

WASHINGTON

JUNE 14, 1965.

DEAR SENATOR SMATHERS:

\* \* \* \* \*

I am happy to report that, particularly in the Seattle-King County area and in the Bellingham-Whatcom County area, there is considerable concern and proposed projects for including the elderly in the OEO programs. Although these projects have not yet received approval, we are hoping that favorable action will be given.

\* \* \* \* \*

Sincerely yours,

MARGARET WHYTE,  
*Executive Secretary, Governor's Council on Aging.*

STATE OF WASHINGTON,  
GOVERNOR'S COUNCIL ON AGING,  
*Olympia, Wash., July 29, 1965.*

HON. GEORGE A. SMATHERS,  
*Chairman, Special Committee on Aging,  
U.S. Senate, Washington, D.C.*

DEAR SENATOR SMATHERS: In response to your letter of June 4 I am happy to give you a brief statement regarding the Seattle-King County and the Bellingham-Whatcom County proposed projects under the Economic Opportunity Act program which will benefit aging members of the population. I also have brief information on a project in Spokane.

SEATTLE-KING COUNTY

Under the community action program for Seattle-King County the local council on aging has been named as the delegated agency to receive and administer funds for two programs especially dealing with the aging:

- (1) A mobile team program providing a caseworker and a public health nurse who will go into homes of older people as a team in response to a need for health and social services. This program would be administered directly from the Office of the Council on Aging for Seattle-King County;
- (2) A homemaker-housekeeping service administered by the family counseling service.

These two projects have been approved in the San Francisco office but have not yet been funded.

BELLINGHAM-WHATCOM COUNTY

The Council on Aging for Bellingham and Whatcom County has submitted a detailed application to the local Economic Opportunity Act community action council for "aids to independence for older people." Requested funds would make it possible to provide transportation to permit older people to participate in senior citizen activities, and would provide increased educational, health, and activity programs within the senior center.

I have been advised by our State director of the Economic Opportunity Act that the Community Action Council of Bellingham-Whatcom County has not completed its formation and, therefore, this project on aids to independence for older people has not yet been submitted for approval.

SPOKANE COUNTY

The YWCA in the city of Spokane has filed application for a small project grant. Among other services to be provided through the grant will be that of counseling persons 40 years and older for retirement, friendly visitors, and a room registry. Although the latter is particularly planned to help young women find housing it will serve to supplement the income of some of the elderly homemakers who have rooms available for rent. The community action council in Spokane is now in final formation and it is anticipated that the YWCA project will receive favorable action.

We see the possibility of several additional projects being developed within the State in the near future. I will keep you informed of developments which will be of special interest to your committee.

Sincerely,

MISS MARGARET WHYTE,  
*Consultant on Aging.*

## WEST VIRGINIA

JUNE 14, 1965.

DEAR SENATOR SMATHERS: The Commission on Aging has made contact with every county in West Virginia asking that consideration be given by planning agencies to programs benefiting the impoverished older persons through the Office of Economic Opportunity. The response to date has been very disappointing. Of course, many projects are still pending, but among those approved, we have been able to learn of none specifically for the elderly and only a few without age limitations which might benefit them.

The youth-oriented projects are apparently developing well.

Sincerely,

(Miss) KATHERINE K. RANSON,  
*Acting Director, Commission on Aging.*

QUESTIONNAIRE RESPONSE<sup>28</sup>

1. Office of Economic Opportunity does not have information. Commission has learned of no elderly (over 65) in this capacity.
2. None approved.
3. Information not available.
4. A few Federal housing loans have been made. Breakdown unavailable.
6. Organization of program in process.
7. To date, work and training program, Department of Welfare, has been limited to unemployed parents irrespective of ages. Expanded program as planned is not geared to elder persons but will include middle-aged.
8. One project approved for community organization. A pending project includes workers in mental hospitals in which are many elderly patients.
9. Income partially excluded for elderly recipients of aid to blind payments only.

## WISCONSIN

JUNE 14, 1965.

DEAR SENATOR SMATHERS: The enclosed questionnaire and report summarize the bulk of our experiences with the Economic Opportunity Act as far as the elderly are concerned.

We hope this information will be useful to you in evaluating the effectiveness of this program.

Sincerely,

JAMES F. McMICHAEL,  
*Executive Director, Commission on Aging.*

## REPORT ON POVERTY PROJECT

The following information will outline the activities of the State commission on aging relative to its participation in the Economic Opportunity Act's community action program and discuss briefly our concerns gathered as a result of this experience.

Wisconsin, as far as we know, is the only State to have technical assistance funds (section 209(b)) to be used specifically for assisting the elderly. A \$2,000 grant from the State office of economic opportunity has enabled the State commission on aging to engage one part-time employee who is responsible for: (1) gathering statistics to define the causes and characteristics of the aged poverty-stricken population; (2) developing program models and project possibilities to be used by communities as guidelines structuring proposals; and (3) assisting communities with the development of projects and with filing applications.

Thus far, we have examined available statistics, finding large gaps in information concerning the characteristics of the impoverished aged, developed a hypothetical project proposal and other elderly project suggestions, have met with 10 local committees on aging and have given them—mayors of larger cities, communities having a high percentage of elderly residents, and community action committees—these materials and other pertinent data concerning the Economic Opportunity Act. These activities have indicated certain program difficulties.

As a member of the Governor's committee on economic opportunity and as a result of conversations with the State office of economic opportunity, we are

<sup>28</sup> Text of questionnaire appears on p. 181.

convinced that very little has been done in Wisconsin to assist the elderly under the Economic Opportunity Act. Outside of the activity generated by this office, the elderly have received little attention. This is true despite our efforts in pointing out program possibilities to the Governor's committee, in the State Economic Opportunity Newsletter, and direct appeals to Wisconsin's community action committees.

Staff from the State office of economic opportunity report that communities are quite responsive to projects directed toward the youth, while interest in the aged has been quite insignificant. However, because local projects are being developed even though our project has been in operation only 4 months, we think this difficulty can be overcome if the problems of the elderly are given sufficient attention.

A more serious difficulty results from what seems to be a chronic changing or refining of policy by the Office of Economic Opportunity in Washington. While we recognize and have great sympathy for the difficulties involved in administering a program of such magnitude as the Economic Opportunity Act, changing policy has a debilitating effect on communities struggling with an already very complex act.

Most exemplary of the refinements causing difficulty is the requirement of OEO that applications represent a large population base. Just how large a "large" population base must be is unknown. Dunn County, with a population of about 30,000, recently had a community action program turned down because it wasn't "large" enough. Now the desire seems to be to group five or six counties together. When we consider our own difficulty in getting five or six municipalities together in a coordinated program, we shudder to think of the problems involved in working with even larger, more diffuse governmental structures.

It seems that we are getting away from the Act's original intent of providing remedies for the specific causes of poverty within communities, even on a 1 to 1 basis, if necessary. Planning on a broad scale may have its advantages but will not provide the immediate kinds of programs needed now by the elderly in our smaller counties and cities.

It seems to us that the administrative skills needed to bring about this immediate action will not be provided by large regional "community" action groups but by effective State assistance to local groups who recognize the problems and want to take action to meet them.

Thus, it seems to us that several things must be done to include more effectively impoverished elderly families in our all-out war on poverty.

First. Highly placed Washington officials must recognize the need to include the elderly and be willing to spend the time and money in promotion of direct serving programs as they have for the youth in such programs as "Operation Head Start."

Second. Consistent, reasonable patterns of operation must be developed, with major emphasis given to aiding and encouraging those groups primarily concerned with meeting a recognized need, not to the development of groups primarily concerned with process and secondarily with problems.

Third. States must be given an even stronger role in assisting local groups to meet their needs, rather than the rather apparent current trend to circumvent the State altogether by weakening its staff through withholding financial support, altering rules and priorities, and not informing State personnel of such alterations, and by national staff's direct involvement in local community action groups without notifying State personnel of such actions.

These statements do not indicate our surrender in the war on poverty but a concern with the direction it seems to be taking. Much potential lies in the community action program, potential as yet unrealized for Wisconsin's elderly poor. We hope our small efforts, working together with a well-directed national program, can realize that potential, meet the problems and eliminate the depressing statistical and personal evidence proving the plight of too many older persons.

#### QUESTIONNAIRE RESPONSE <sup>27</sup>

1. No specific program for recruitment of elderly for these purposes. We think that the use of the elderly in this regard has been very insignificant.
2. Technical assistance has been provided the State commission on aging for the purpose of assisting communities to develop programs for the elderly. At this stage of the grant, there has been some response to our efforts, with four

<sup>27</sup> Text of questionnaire appears on p. 181.

proposals being developed. There has been little enthusiasm for elderly programs generated from outside this grant's activities. We think that greater promotion of the elderly situation is needed.

3. There is no specific provision for the elderly in the State plan. The State board of adult education states that equal opportunity will be given to all groups. The State plan still has not received approval from OEO.

4. The elderly have played no part to date as far as we know. They can assist in this regard as easily as anyone else.

5. Some older persons are supposed to have benefited, but we have no specific knowledge of assistance given nor of any plans for the elderly under this section.

6. No knowledge of this is available.

7. No employment of the elderly so far in this program. They are not being excluded, but the impression of those in charge is that elderly potential is minimal. Considering that public assistance standards are necessary, administrators think that physical incapacities, etc., would rule out most of the elderly recipients. No projects for the grandfather or grandmother figure idea as yet. Possibilities have not been explored in other areas, because of the tendency to take the groups which would seem most likely to profit by the program (e.g., aid to dependent children, mothers, disabled fathers, etc.).

8. One of the first VISTA volunteers accepted was an elderly woman from Wisconsin. There have been a few more since, but what their activities have been since we do not know. The State commission on aging has promoted VISTA volunteers for the elderly through its publication of *Aging in the News*, through distribution of VISTA posters and materials, and through participation in a television program centered around VISTA. There are no elderly VISTA volunteers working in Wisconsin at present, and there have been no requests for same generated by local communities.

9. No income exempt at present. There is a bill before the legislature which would provide for such exemption.

JULY 12, 1965.

DEAR SENATOR SMATHERS: We are in the process of assisting in the development of community projects at present and have nothing that we can send to you from the communities relative to the project proposals. Basically the main approach at this point is an attempt to form a countywide committee to develop a senior citizens' center program in Rock County with its two main cities, Janesville and Beloit. Also, in the city of Racine we are working with various city and private agency officials to develop a multifaceted recreation and employment project. In Milwaukee, a senior citizens organization is working to develop a service whereby older persons can be placed in employment situations and assist to various deprived families in the heart core of Milwaukee.

An anticipated project to develop a variety of ancillary health services in La Crosse is moving very slowly at this point, and indications are that nothing will be forthcoming soon.<sup>28</sup>

\* \* \* \* \*

JAMES F. McMICHAEL,  
*Executive Director.*

## WYOMING<sup>29</sup>

### VIRGIN ISLANDS

JUNE 15, 1965.

Senator GEORGE A. SMATHERS:

Majority of OEO programs in the Virgin Islands still in planning stage. Title V operational February 15, with 30 participants to date. Title I, part C, operational. Title I, part B, and title II, part A, will be operational July 1, 1965. The elderly where feasible, available, and able will participate in all OEO programs.

BERRYMAN,  
*Welfare Commissioner, St. Thomas, V.I.*

<sup>28</sup> Additional information on Wisconsin appears on p. 271.

<sup>29</sup> See footnote 1, p. 183.

## APPENDIX C

### STATEMENTS AND VIEWS FROM ORGANIZATIONS AND INDIVIDUALS

Organizations and individuals were asked for their impressions concerning the usefulness of OEO programs thus far to the impoverished elderly.

The responses received follow :

#### ITEM NO. 1

STATEMENT BY R. O. BECKMAN, OF MIAMI, RETIREMENT CONSULTANT AND  
NEWSPAPER COLUMNIST

JUNE 16, 1965.

May I compliment your committee chairman for calling a hearing on the impact of the "war on poverty" upon our retired population. It is readily apparent that the economic plight of older persons has been bypassed to date by the economic opportunity and some other Federal programs which place primary accent on youth.

I sincerely regret my inability to attend the committee hearing in person. However, on the strength of 11 years of intensive contact and research in the field of aging and concurrent publication of the "Vintage Years" column for senior citizens, I take the liberty of sending a brief commentary on such Federal action as may tend to minimize indigency among persons over 65 and improve their economic security.

The incidence of poverty in the United States is greatest among the over 65. When the poverty level is defined as below \$2,500 a year for married couples and below \$1,500 for single persons (lower than specified under the economic opportunity program), it is found that *one-half* of the over-65 population is in that category as compared with but *one-sixth* of the population from 14 to 65. Constantly menaced by the tigers of indigency and inflation, many of these 9 million older persons live friendless and rejected, deprived of normal human contacts, bored with the monotony of a circumscribed life, barred from opportunities for earnings in the labor market, waiting with resignation for the final tolling of the bell.

Their economic status will be noticeably enhanced with the passage of the Social Security Amendments of 1965 which raise benefits and provide generous assistance in meeting the costs of needed medical care. One criticism made of the Kerr-Mills aspect of this bill, which also applies to old-age assistance, is that benefits are inequitably distributed among the genuinely indigent in many States because the legislatures do not necessarily appropriate adequate State funds to supplement Federal grants.

Programs of the HHFA are also easing financial stress for the elderly group. The USPHS and NIH are sponsoring valuable research and demonstrations that will improve the health of retirees and eventually reduce their expenditures in that connection. The admirable Older Americans Act, sponsored by your committee, should prove to be of great benefit to retirees, though in a less direct manner. It will bring fresh recognition and status to older persons but the extent to which its grants will result in individual income improvement cannot yet be foreseen.

But what about related opportunities that may exist in the potential of other current programs and of Federal agencies that can be used for combating poverty among the over 65? As to expanded income from employment for them the prospect is a gloomy one. Despite a flood of publications and oratory in recent years about the right of older persons to work, most men and women over age 50 in 1985 will find themselves no longer in the Nation's labor force. The age composition of our labor supply has been revolutionized by mechaniza-



tion and automation, compulsory retirement, increased employment of women, and moonlighting. Within the next decade large numbers of young men and women will enter the labor force to compete with workers over 40.

The eventual elimination of employment earnings as a significant source of income for persons over 65 and later on, for those over 50, does not mean that enthusiastic effort should be discontinued to broaden their work opportunities.

To date, the impact of the economic opportunity program on the over 65 has been negligible; the Federal Office of Aging has assigned Dr. Marvin Taves to stimulate such action. Titles II and V of the act authorizes the development of opportunities regardless of age. A few grants have been made for community action programs in which specific effort is to be exerted to enhance employment for able-bodied persons over 65. Theodore R. Isenstadt, project director of the Family Service Association of America, cites such projects in Baltimore, New Haven, and Pittsburgh, with proposed projects for Los Angeles and Tampa.

The Manpower and Training Act, administered by the Labor Department, concerns itself almost exclusively with young and middle-aged workers. Under this program, the National Council on the Aging obtained a grant to demonstrate what can be done for displaced or unemployed workers, mainly from 45 to 65, to keep them off the public assistance rolls.

In general, however, indifference and apathy—the hoary bias against old age—seems to block local programs to help older people help themselves. In Miami, for example, with more than \$2 million in economic opportunity grants, no interest is apparent in specific projects for the elderly. Although this city is outstanding in public housing for the elderly and in the development of senior centers (both financed by Government), the public at large has little understanding or compassion for the county's expanding older population. In the last analysis, only a change in public attitude will redeem the status of old age.

The U.S. and State employment services have unused potential in the war on poverty among the aged. The greatest public service they can render is of course to assist workers aged 50 to 64 in maintaining continuous employment so that social security benefits can be received at 65. The public employment services have added some 300 older worker specialists but this staff is almost wholly concerned with "older workers" under 60. What is needed is more manpower to counsel, develop jobs for, and place workers over 60 in part-time and casual employment. In the course of an older worker study I conducted for the Labor Department some years ago, it was shown that the prospects of a handicapped person were six times better than of a job seeker over 65. Such emphasis is disproportionate.

Part-time placement can also be undertaken by nonprofit agencies with support by Office of Economic Opportunity. A few voluntary efforts of this kind are encouraging, notably one in Arlington, Va. Sheltered workshop projects are generally unacceptable for able-bodied older persons. Job placement for workers in their sixties is difficult and time consuming. It involves educating employers and the public but can be of vital importance in sustaining both income and morale and in relieving the taxpayers' burden for relief.

Criticism of Government grants or benefits for quasi-philanthropic ends is often voiced by citizens who fear the development of a welfare state. Such a threat lies not in the principle of subsidy, but in its possible abuse in administration. When the individual, the family, the local community or government fail to assume social responsibility for indigency, it becomes necessary for the Federal Government to enter the picture. This is notably the situation as applied to the older-population explosion.

Some States have granted funds to nonprofit corporations or institutions for years to relieve themselves of management responsibility or to supplement private charity. This was the case with societies for the blind and the aged, for dependent children, and other eleemosynary projects. Legislatures appropriated funds, sometimes not included in the budget, which were then independently administered without proper controls or audit. The subsidized organizations came to regard the funds as gifts and abuses were not uncommon.

Criticism of Federal grants to States, local government, and voluntary agencies—already in evidence, will expand unless adequate controls, audit, and evaluation are carried out and the public is kept informed of results. Boondoggling and abuses in the management of poverty programs result from a variety of causes, largely of an administrative nature. There may be lack of cooperation among interested groups; sponsorship, nominally under respected community leaders, may be delegated to inexperienced persons or an oligarchy

of paid professionals; funds and time may be wasted in esoteric research rather than being used in getting practical results; local interest may evaporate when Federal funds are expended.

To illustrate some of the dangers of subsidies, take a composite case of sizable projects related to, but not a part of the economic opportunity program. Federal grants were secured and a steering committee of distinguished persons designated but actual planning was assumed by a social service executive. He appointed one of his own assistants as project administrator although at least two committeemen were not even consulted about it. A substantial allotment of funds went for a factfinding study which was put off for months and then turned out to be an abstract study in social science instead of an objective factual inquiry. Months elapsed before a committee chairman was designated. An impressive advisory committee met rarely and was not consulted on program details. A paper organization had become a one-man show.

Wastage of Federal aid is easily incurred in conflicts between rival community power groups, either political or entrenched social agencies. Either may be empire builders motivated by Parkinson's law. Social workers may seek to dominate the welfare field but are not necessarily skilled in management. Too few professionals are available for the poverty program; competent subprofessionals must be recruited and trained to relieve the former of subordinate tasks.

Loose organization, duplication of effort, and lack of coordination pave the way for possible abuse. Exhaustive feasibility studies; competent, experienced manpower; systematic checkups on organizational efficiency and tangible progress made; and specific proof of results are therefore coming to be recognized as an integral function of Federal or State control of grant projects. Funds and programs are available for far-reaching improvement of the status of senior citizens if they are directed into purposeful, economical, and efficient channels of operation.

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ITEM NO. 2

RESOLUTIONS ADOPTED AT AFL-CIO CONVENTION IN NOVEMBER 1963

AMERICAN FEDERATION OF LABOR AND  
CONGRESS OF INDUSTRIAL ORGANIZATIONS,  
*Washington, D.C., June 22, 1965.*

Hon. GEORGE A. SMATHERS,  
*Chairman, Special Committee on Aging,*  
*U.S. Senate, Washington, D.C.*

DEAR MR. CHAIRMAN: In connection with the hearings of your committee on the war on poverty as it affects the elderly, permit me to call to your attention the attached AFL-CIO resolutions adopted at our last convention in November 1963.

1. Hospital insurance for the aged—other improvements in social security.
2. Retirement age.
3. Aid for the aging.
4. Pensions.
5. Public assistance.
6. Community programs for the aging and aged.

We respectfully request that this letter and the attached resolutions be included in the record of hearings by your committee on the war on poverty as it affects the elderly.

Thank you.

Sincerely yours,

ANDREW J. BIEMILLER,  
*Director, Department of Legislation.*  
NELSON H. CRUIKSHANK,  
*Director, Department of Social Security.*

HOSPITAL INSURANCE FOR THE AGED—OTHER IMPROVEMENTS IN SOCIAL SECURITY

Hospital insurance, first priority: While there are a number of improvements in social security that are necessary to the economic security of the families of American workers, the one most serious threat to their security that remains is the unpredictable high-cost illness of the elderly. For 6 years, the AFL-CIO has been urging Congress to bridge this gap in the defenses against humiliating

dependency. For 6 years, the Congress has failed to come to grips with the problem. Every substitute—reliance on private insurance schemes and the shabby substitute of public charity offered by the Kerr-Mills Act has been tried. The problem is still with us. There is no conceivable reason for further delay.

**Benefit amounts:** Aside from a small increase in the minimum benefit for a retired worker, enacted in 1961, there has been no improvement in the basic social security benefit formula since 1958. Since that time, consumer prices have increased by 6.4 percent. Items that loom large in the budgets of the elderly have increased even more. For example, costs of all medical care have increased in that period by 16.7 percent and cost of hospital services by 38.1 percent.

The general improvement in living standards that has taken place has not been shared by those depending on social security benefits. In the 5-year period since the last increase in the benefit formula, per capita disposable income has increased by 18.2 percent. Average weekly earnings in manufacturing increased by 20.8 percent. A general increase in benefits for both retired workers and families where the breadwinner has died is necessary in order that social security beneficiaries be not only shielded from destitution but permitted to share the standard of living of which America is justly proud.

While there are many improvements that could and should be made in the benefit structure, one in particular calls for early action. That is to provide that a widow's benefit be equal to that for which her husband would have been eligible at the same age had he survived her.

**Disability insurance:** The protection afforded the disabled worker under our social security system is still too limited. Present standards of permanent and total disability must be redefined so as to relate eligibility to the ability of disabled workers to compete for regular employment. The protection of the system must also be extended to cover workers who suffer loss of income because of disabilities which may not be permanent. Congress should reconsider proposals to give protection against short-term as well as long-term disability.

**Earnings base:** One of the provisions of the present act which keeps benefits at a low level is the limit on annual wages that are taxed and which are used in computation of benefits. Since 1958, this limit has been at \$4,800. In the early years of the social security system, about 93 percent of total wages in covered employment were taxed. Today only about 75 percent is taxed. Benefits related to prior earnings are consistent with general economic incentives in a free enterprise system. Only by a substantial increase in the present earnings base can this relationship be restored for about a third of the workers under social security whose annual earnings are above the present arbitrary limit. We recommend, therefore, that the limit on taxable wages at least be doubled. Even this would fall short of restoring fully the proportion of wages covered to that in effect when the program started. But it would permit an increase of 67 percent in the maximum benefit and provide additional revenue to the system to finance other needed improvements.

**Tips:** More than a million workers now covered by social security will not be eligible for benefits based on their full earnings because a substantial portion of such earnings are received in the form of tips. Income tax must be paid on the tips the same as wages but tips are not used in the computation of benefits.

The AFL-CIO urges early action to correct this inequity. Therefore be it

**Resolved:** 1. That first priority for social security legislation be given to enactment by this Congress of the Anderson-King bill to provide hospital and related health insurance protection under the Social Security and Railroad Retirement Acts;

2. That all social security benefits be increased to reflect rising living costs and improved living standards and particularly to provide that a widow's benefit be equal to that for which her husband would have been eligible;

3. That the earnings base be increased to at least \$9,600 with corresponding increases in maximum benefits. The increase in taxable base can be in steps scheduled through future years;

4. That the definition of disability be redefined to relate eligibility to the ability of disabled workers to compete for regular and available employment;

5. That the Social Security Act be amended to provide protection against short-term as well as long-term disability;

6. That income received in the form of tips be included in the amount to be taxed by both employer and employee and in the computation of benefits;

7. That all changes in social security benefits and coverage be accompanied by such changes in financing arrangements as are necessary to maintain the system on a sound actuarial basis.

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#### PENSIONS

The last 20 years has seen a spectacular growth in the development of private pension plans. Today, such plans have become so widespread as to become an essential element of the retirement expectations of the average worker. Private pension plans to supplement social security have become such an integral part of our system of providing retirement income that their protection should be accepted as an essential feature of public policy.

Public policy has influenced the development of private pension plans through granting of tax advantages for qualified plans. The granting or withholding of such tax advantages can also be utilized to protect the interests of the workers in such programs. For a number of technical reasons, the reserves established by private pension plans are usually insufficient to protect the pension expectations of the covered employees where economic circumstances cause an employer to become bankrupt. A national system of insurance or reinsurance of private pension funds should, therefore, be established to insure the pension rights of all workers covered by private pension plans: Therefore be it

*Resolved*, The AFL-CIO renews its demand for the establishment of a federal system of reinsurance financed by a premium charged to pension funds as a condition of receiving present tax advantages. We believe that an immediate study should be made of the extent of protection which can be provided at a reasonable cost. Certainly, the pension rights of workers already retired and those close to retirement age must be protected. The goal should be the reinsurance of all accrued pension credits.

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#### RETIREMENT AGE

The dramatic increase in the productive capacity of the American economy has brought about a situation in which it is possible to provide a high standard of living for the entire Nation, meet the needs of national defense, and to assist other less privileged nations in their struggle for freedom with a smaller portion of the population working a smaller proportion of the total time. This increased productivity arises from a number of causes. Automation is only one, though an important one. A skilled and well-trained work force has contributed, as has the ingenuity and ability of American management.

It is now possible to meet the current and potential demands for goods and services while reducing the total work hours of the total work force. From this basic fact, there have arisen new demands for lowering the normal age of retirement from the traditional age of 65, both in the Government social security program and in private pension plans. These demands have understandingly become more insistent as the operation of our economy has failed to make substantial reductions in the rate of unemployment. There is also the problem of older workers who are displaced by technological change or redistribution of industrial plants and who, because of their advanced age, are unable to find other suitable employment.

Age 65 has been considered the normal age of eligibility for retirement on pension for many decades. It is, however, an arbitrary figure and its appropriateness is subject always to reevaluation in the light of changing circumstances. But the simple reduction of the retirement age cannot be accepted as an economic panacea. There are many economic and social values that must be weighed in connection with any reevaluation of the normal age of retirement. Among them are the consideration of the need for longer training periods at the lower end of the span of working years, the final eradication of all child labor, the costs of earlier retirement in both public and private plans, the effect on seniority provisions of collective-bargaining agreements, the relationship of the normal retirement age to the policy of voluntary as against compulsory retirement, and the social values of productive activity on the part of older people. Alternative methods of reducing the total working time must also be taken into

account in any reassessment of the retirement age. These include increased vacation time, sabbatical years for wage earners, and the shorter workweek: Therefore be it

*Resolved*, In consideration of these and other factors, the fifth constitutional convention of the AFL-CIO directs the AFL-CIO Department of Social Security to examine the many economic and social factors which relate to the issue of the retirement age and to report its findings and recommendations to the executive council.

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#### AID FOR THE AGING

Whereas immediate action is necessary to meet the need of older people for a practical way to finance health costs; and

Whereas the Anderson-King bill, enabling people to contribute through social security toward health benefits they would receive as a matter of right after age 65, is the keystone to any successful method of meeting the need. Other proposals cannot be substituted for a program of prepaid health care for the aged under the social security system. Under the Kerr-Mills plan, all but the poorest are left out; benefits are frequently meager; an aged person must pass a humiliating poverty test before he can get help. In spite of wide advertising, neither commercial insurance, nor Blue Cross, nor Blue Shield are able to provide the broad protection required for the great majority of the aged who have low incomes: Now, therefore, be it

*RESOLVED*, That the AFL-CIO reaffirms its strong support for the Anderson-King bill and a national program of old-age hospital and nursing home insurance, as part of the present highly-successful social security system, as the answer to the financial threat of catastrophic illness among the aged; and be it further

*RESOLVED*, That the AFL-CIO supports legislative and administrative actions to aid the aging in other fields, including:

(1) Increased emphasis on job counseling for persons over 45 by State employment services;

(2) Vigorous enforcement of laws against discrimination in hiring older workers and an investigation of rigid systems of forced retirement of older workers who retain their full productive capacity;

(3) Provision of aid for programs of home care, day hospitals and rehabilitation for older persons; expansion of cancer and heart research; provision of funds for nonprofit nursing home facilities and for adequate treatment in nursing homes of older people with demonstrable mental symptoms; and

(4) Meeting the housing problems of older persons of low and middle income by an increase in the provision of special senior citizen dwelling units in public housing and limited profit housing programs, and by liberalizing the income eligibility requirements for the low-income aged in public housing projects; and be it further

*Resolved*, That the AFL-CIO, recognizing the basic shortcomings of voluntary medical care programs, calls for development and enforcement of the regulations to aid and protect the users of health insurance against excessive charges and expense loading and against misleading advertising and other deceptive insurance practices.

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#### PUBLIC ASSISTANCE

Whereas public assistance is an instrument of conscience in our society, a society which is undergoing major social change which in turn has caused untold suffering especially among those who are least prepared to meet the demands of change. Despite its useful and necessary function, public welfare has been the object of attack by certain segments of public opinion and by legislators at all levels of government. Unfortunately, those who attack public assistance labor under misconceptions and are seldom willing to learn the facts; and

Whereas public assistance programs were created by the Congress of the United States as a section of the Social Security Act, a part of a many-pronged attack on poverty. This included the contributory social insurances and the Federal grants-in-aid to the States for child welfare and for the public assistance

programs of the needy aged, blind, disabled, and dependent children. Public assistance was intended as a resource for those for whom no other means of alleviating financial need was available. It is based on the assumption that Government has an obligation to provide for those for whom there are no other resources available. This concern for those in need is expressed not only in legal terms but is also deeply rooted in our Judeo-Christian heritage; and

Whereas it is a matter of public record that 90 percent of those on public assistance are either too old or too young to work, or are blind, physically handicapped or mentally ill. It is also true that in recent years there has been an increase in the relief load the causes of which are directly related to social and technological developments. These changes include:

The population increase and the general concomitant increase among the very old, the very young, the physically impaired and the mentally ill;

The introduction of automated processes in industry thereby sharply reducing manpower needs;

The industrial revolution in agriculture causing surplus rural families, Negro and white to move to the large urban areas in search of work;

The inability of one-fifth of the Nation's families to secure work or earn enough to have an annual income sufficient to meet the accepted minimum level of subsistence for health and decency; and

Whereas the AFL-CIO recognizes that a full-employment economy that offers work to every person who is capable of performing it is the best solution to the problem of increasing relief rolls. The AFL-CIO is also aware that the needs of the unemployed can best be met through a broad system of social insurance. Yet, until these goals are met, the job of caring for those in need who are without resources must be carried out by public assistance programs: Therefore be it

*Resolved*, That the AFL-CIO reaffirms its commitment to work for public assistance programs that will more adequately meet the needs of those whom it is intended to serve, and will meet these needs in a dignified humane manner with greater emphasis on rehabilitative efforts to help families break the cycle of dependency and to find their place in the economy; and be it further

*Resolved*, That efforts be made by the AFL-CIO and its affiliates to inform the general public about the important role that public assistance programs play in our rapidly changing economy and for the need to make help available to those whose economic and social condition falls below minimum levels of subsistence for health and decency; and be it further

*Resolved*, That AFL-CIO and its State and local central bodies work actively to support better public assistance programs, for better administration of welfare programs and for better trained and more adequate staff. Better public assistance programs include not only adequate grants to those in need, but also programs designed to assist recipients to function more effectively in the labor market. This means educating the uneducated and training for those who are capable of receiving training to enable them to return to gainful employment. In addition, AFL-CIO State and local central bodies should work with other community groups in establishing citizen bodies which would work to inform the public about public assistance programs and problems, and for better public assistance programs in local communities and in the States.

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#### COMMUNITY PROGRAMS FOR THE AGING AND AGED

Whereas the assurance of the basic needs of retired workers is a continuing concern of the AFL-CIO and its affiliates. The AFL-CIO and its affiliates are pledged to continue to work for programs that will provide retired workers adequate, assured income, prepaid health care, and decent low-cost housing, both through collective bargaining and legislative action; and

Whereas, in addition to providing such essential safeguards for the retired worker as adequate retirement income, prepaid health care, and low-cost housing of good quality, there are other requirements that are necessary for satisfactory retirement, many of which can be met in the local community either through the local union or through community-sponsored services. Such services include among others, programs of preretirement education to help the worker plan for his retirement years and senior citizen centers to

provide educational, recreational, and social programs for his retirement; and

Whereas many workers enter retirement without preparation, unprepared for the changes that they will face in this new phase of their lives. Many have given little thought to such problems as how they will live on reduced income, how they can maintain good health in retirement, living arrangements, what they will do with the leisure time, and how they can continue to be useful productive citizens in their communities and unions; and

Whereas, in retirement, the worker should be enabled to continue to have a sense of personal worth and dignity, and to make creative use of his earned leisure and be accepted by the community as useful and respected citizens: Therefore be it

*Resolved*, To achieve these ends, the AFL-CIO urges all local central labor bodies and their community services committees to work with local unions in cooperation with community welfare planning groups, local health and welfare agencies, and other community groups to provide:

(1) Preretirement information courses that will enable the worker to plan for his retirement during his working years;

(2) Counseling information and referral services on such problems as income management, employment, recreation, health and rehabilitation, and housing and living arrangements;

(3) Centers for retired workers that can meet their need for education, recreation and social relationship, as well as for counseling, information and referral services;

(4) Opportunities for retired workers for voluntary service both within the union and the community;

(5) Visitation services to meet the needs of retired workers who are ill, homebound, or otherwise unable to visit activity centers; and be it further

*Resolved*, That unions in the community, as a general rule, should look to existing agencies to provide service for older workers and that they should cooperate with other community groups in creating new community services as needed in the fields of counseling, health, education, and recreation; and be it further

*Resolved*, That local central labor bodies give special emphasis to the development of preretirement information programs and the establishment of senior citizen centers for retired workers, either on a union or community basis; and be it further

*Resolved*, That the programs of senior citizens' centers, whether organized on a community or union basis, include opportunities for their members to exercise all rights of citizens, including political education and activities. Union-sponsored centers should be encouraged to affiliate with COPE.

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ITEM NO. 3

MATERIAL SUBMITTED BY COUNCIL OF JEWISH FEDERATIONS AND WELFARE FUNDS, INC.

*New York, N.Y., June 15, 1965.*

HON. GEORGE A. SMATHERS,  
*Chairman, Special Committee on Aging,*  
*U.S. Senate, Washington, D.C.*

DEAR SENATOR SMATHERS: We appreciate the opportunity to respond to your request for our impressions concerning the usefulness of Office of Economic Opportunity programs for the impoverished elderly.

As you know, one out of every three persons, 65 years or older, in the United States, falls within the group commonly defined as suffering from poverty. In the recommendations submitted to the Congress for the establishment of the Office of Economic Opportunity program, it was specifically intended that the needs of the aged receive the important attention they require.

These needs involve provisions for income maintenance; adequate medical care, including rehabilitation services; housing; services for enhancing their social relationships; useful occupation, whether it be employment under circumstances suited to their abilities or as volunteers in services to others; and finally, aid in the best use of leisure time.

Aside from the Economic Opportunity program, there is a great need to reexamine the level of social security benefits and to make these more consonant with the cost of living, so that older persons should not have to rely upon old-age assistance to correct the inadequacy of these benefits.

The economic opportunity program itself is still in its early stages, and it is too soon to judge the impact the particular projects will have in helping the elderly. However, the act does make possible the employment of older persons in a variety of projects for useful occupations and for service as a contribution to the welfare of older persons and needy individuals in all age groups. Thus, the projected neighborhood centers, being developed through the community action programs under title II-A, may provide opportunities for employment of area residents on a part-time, regular, or call-in basis. Older persons, many of whom are concentrated in deprived urban or rural neighborhoods, can assist in providing escort services to hospitals and clinics, in community conservation projects, homemaking services, help in home-management projects and others similarly.

Substantial numbers of older persons may, in line with their skills and abilities, make a major contribution through training programs which will enable them, on a full or part-time basis, to act as aids in professional services—nursing, social work, recreation, occupational therapy, etc., extending the reach of scarce professional personnel.

Older persons can participate in developing, operating, and serving friendly visiting programs to shut-ins of all ages.

The VISTA program provides an opportunity for them to serve in this and other capacities.

On the other hand, expansion of medical clinics with special emphasis on reaching the poor may provide additional services for older persons and, when necessary, they could serve as community aids to locate residents in need of help and assist them in coming to clinics.

At another level of service, leisure-time programs designed to serve the poor may encourage the aged to use their own abilities to provide leadership in formulating, organizing, and participating in meaningful activities.

The possibilities already in view are exciting and challenging. I know that your committee will perform a useful function in exploring all of these possibilities and wish you success in this effort.

Sincerely yours,

PHILIP BERNSTEIN, *Executive Director.*

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COUNCIL OF JEWISH FEDERATIONS &  
WELFARE FUNDS, INC.,  
New York, N.Y., July 19, 1965.

Hon. GEORGE A. SMATHERS,  
*Chairman, Special Committee on Aging,*  
*U.S. Senate, Washington, D.C.*

DEAR SENATOR SMATHERS: We are very pleased to receive your letter of July 1 and to note your interest in the further discussion of our suggestions regarding the relationship of the neighborhood centers to organizations such as ours in the activities being developed through community action programs under title II(A) of the Economic Opportunity Act. As suggested in our previous letter, older persons may be active in two major ways: (1) Through contributing their skills, to the extent of their ability, on either a paid full- or part-time basis; or (2) as volunteers in providing needed services for persons of all ages.

Just as neighborhood centers will relate their programs to young people who are handicapped by unemployment, education, or other personal problems, so, too, individuals past the age of 65 may thus be served. They may benefit from direct services offered by these centers or through appropriate referrals to community welfare agencies for specialized vocational guidance and sheltered workshop employment, personal counseling, health services, homemaker services, housing resources, and programs for the best use of leisure time.

In this connection, you are undoubtedly familiar with the 1963 Social Security Administration study which indicated that the majority—three-fifths—of older persons retire for reasons other than poor health. These include employers'



compulsory retirement practices, discontinuance of jobs, or the older person's interest in having more leisure time for himself. This study indicated that the average income of employed older persons, as is to be expected, was more than twice as great as that of retirees. Two-fifths of the men and four-fifths of the women past 65 who are unemployed reported no cash income, or less than \$1,500 per year. The neighborhood centers, along with other programs, can be useful in providing and in finding employment for such needy people.

As volunteers, older people who have served in the professions may also be provided with opportunities to continue using their professional experience and skill as teachers, lawyers, nurses, administrators, etc.

Our own organization has been cooperating with the Office of Economic Opportunity. We maintain constant communication with our member federations and are keeping them informed of the progress being made in developing programs to counteract poverty. We are cooperating with leaders of other religious groups in exploring the ways in which religious organizations can be most helpful in the war against poverty.

Ours is a national membership body whose constituents include 220 Jewish community federations. These are central planning organizations who help finance a network of national and local agencies. Among the latter are family service agencies, homes for the aged, general and specialized hospitals, community centers and vocational guidance, training and placement services—some of which are also assisted by United Funds or Community Chests. We know that older persons constitute a large proportion of the people helped by these agencies. On the other hand, many older people are valued volunteer leaders in the activities of these agencies and in our federations. They serve on boards, committees, and as volunteers rendering personal service to others.

Many of our affiliated service agencies report the need for extending existing services and establishing new programs to help persons of all ages, including the elderly, but are limited by the lack of trained, professional personnel. Some have been successfully experimenting with the use of paid and volunteer adjunct staff—people trained through inservice programs and working under the supervision of skilled professionals.

Cooperative arrangements between voluntary community service agencies and neighborhood centers might be effective in developing programs for recruiting, screening, and training such nonprofessional aids. Examples of agency and institutional programs which might be initiated or expanded through such cooperation include: Friendly visiting service for shut-ins; aids to caseworkers; arts and crafts teachers for children, adults, and the aged; homemakers and houseworkers; escorts for children, aged, and handicapped adults; aids in recreational and cultural programs for the aged and chronically ill living at home or in homes for the aged, nursing homes, and hospitals; nursing, occupational, and physical therapy aids; tutors in school subjects or for special assistance to adults lacking literacy, etc.

You will, of course, recognize that many of these tasks, when directed to such disadvantaged people, require special training and professional supervision. Such training programs are essential in the development of the community action activities. They should be available to older as well as younger people.

In communities throughout the country, our local affiliates are cooperating in the developing community action programs and are mindful of the need to provide opportunities for older people to make the best use of their abilities, either in employment or volunteer service. We are happy to explore further avenues for cooperation, nationally and locally, in the best interests, to quote your statement in the Senate, "not only of those who are already elderly but also those of young Americans who will be elderly someday."

Sincerely yours,

PHILIP BERNSTEIN, *Executive Director.*

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ITEM NO. 4

NEW YORK, N.Y., June 15, 1965.

Senator GEORGE A. SMATHERS,  
*Chairman, Special Committee on Aging, U.S. Senate,*  
*Washington, D.C.:*

In reply to your letter June 4. Too early for evidence of impact of Office of Economic Opportunity on elderly. \* \* \*

Still untapped are employment through VISTA staff aids for community action program and neighborhood youth corps and title 5 projects. Latter waits on State welfare departments

Urge sheltered workshops, meals on wheels, coupled with health and social welfare services and distribution of surplus commodities for impoverished elderly.

MARGARET E. BERRY,

*National Federation of Settlements and Neighborhood Centers.*

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ITEM NO. 5

COMMUNITY SERVICE SOCIETY

DEPARTMENT OF PUBLIC AFFAIRS

STATEMENT SUBMITTED ON THE WAR ON POVERTY AS IT AFFECTS OLDER AMERICANS

The Committee on Aging in the Department of Public Affairs of the Community Service Society of New York urges the Office of Economic Opportunity in its second year to encourage and support local projects where older Americans will not only be served but have a chance also to serve.

A war on poverty must be waged on many fronts for older Americans. Poverty for the old as for younger age groups is economic, social, and spiritual. The Office of Economic Opportunity has a vital albeit not an exclusive responsibility to alleviate the deprivation experienced by the majority of the Nation's elderly poor. Clearly within its function is to give moral and financial backing to local action programs to provide gainful employment and opportunities for volunteer service to older Americans. This is not the answer to the problems of all older persons, but it is a good and satisfactory solution for many and perhaps most particularly for the "younger old."

Action programs to utilize the time, talents, and experience of older men and women who are willing and able to work or to volunteer their services are sporadic and spotty; are fraught with problems but also with promise; need to be recognized and supported on a national level in order that local communities will be stimulated to initiate local efforts.

The Community Service Society, founded in 1848, is the oldest and largest voluntary family welfare agency in the country. Its primary objective is to preserve and strengthen family and community life. It has always combined programs of social action and research with its direct services to troubled families and individuals of all ages. Its long record of concern about adverse conditions and negative attitudes affecting the aged contains evidence of early crusades and service innovations to better their situation. The passage of time, the increase in the older age population and changes in community conditions have refocused our efforts somewhat and have intensified our concern for improving the social and economic environment of older Americans.

We deliberately limit this statement to a summary of relevant facts about the older population in New York City and to a highlighting of pertinent findings from our 1964 study titled "Older People on the Lower East Side." This latter material provides a local picture which is believed to be typical in the main for many urban centers of a significant segment of the "younger old" population—educationally and economically deprived individuals who sought a new life in America at the turn of the century, who lived through the vicissitudes of the thirties and forties, and who now live on, often out of step and out of touch, in a changing neighborhood and world.

The poor in New York City, as elsewhere, are a mixed group. They include to a significant degree minority group members, those bypassed by industrial change, migrant workers, fatherless families, and the aged. The list is not all inclusive and has the limitations of all general classifications, but nonetheless contains the hard core of poverty. And for many, poverty is not a sometime but a long time state.

Figures are available, but are often overlooked, indicating that poverty affects the aged in a measure disproportionate to their numbers. Precise counts are admittedly difficult, but it seems reasonable to accept the often-quoted national

estimate that the aged poor number some 8 million; account for about 25 percent of all the poor; and represent some 45 percent of all the aged.

For New York City, reliable sources indicate this to be the situation:

The 65-and-over population totaled 813,827 in 1960 and made up 10.5 percent of the total population. This older age population increased 35 percent in the decade from 1950 to 1960 (up 208,592 from 605,235 to 813,827) whereas the total population decreased 1 percent (down 109,973 from 7,891,957 to 7,781,984). Today, this older age group is estimated to be about 900,000.

One out of every five New Yorkers lives in conditions approximating poverty when minimal budget requirements are related to family size. This would appear to add up to some 1,350,000 persons in 389,000 families plus 320,000 single individuals or a total of 1,670,000 persons.

The aged poor number, as a minimum, almost 145,000 "unrelated" individuals living on less than \$2,000 a year and 82,000 husband-wife families living on less than \$3,000 a year. These figures alone total 309,000 or some 36 percent of the aged population. The indications are that the aged poor actually number between 380,000 and 420,000; account for 23-25 percent of all the city's poor; represent some 42-46 percent of a 65-plus population now estimated at 900,000.

In 1960, close to 60 percent of those 62 years or older were receiving social security (OASDI) benefits. For some 433,000 retired workers, the average monthly benefit was under \$80 but in about 98,000 instances the spouse received an additional benefit of about \$43 a month. For surviving spouses or parents, the average monthly benefits were \$60-\$67. These benefits need to be supplemented from some source to provide even a minimum standard of living. Old age assistance was that source for some 12,000 OASDI beneficiaries in the spring of 1963.

Some 32,000 persons received old age assistance in March 1965 or 3.6 percent of the estimated 900,000 population 65 years and older. Additionally, an estimated 15,000 or 1.7 percent received medical assistance to the aged. All told some 47,000 aged persons received public assistance under these two categories.

Some 189,000 persons aged 65 and older were in the labor force in 1960 including 15,000 classified as unemployed. The official rate of labor force participation was 23 percent and the unemployment rate was some 8 percent—figures smaller than the actual rate judging from the findings of our Lower East Side study.

Awareness of the dimensions of the economic and social problems confronting older New Yorkers prompted the Community Service Society to launch an inquiry in 1962 to survey the background and capabilities of a group of older persons living in a selected neighborhood to "determine the extent of semiretired manpower available on a nonregular basis and to assess the capacity and interest of this group in contributing to their own well-being or to the community." A report was issued in May 1964, drawn from a field inquiry of a sample of 250 persons aged 60-74 years and living in the eastern arc of Manhattan's Lower East Side.

It is noted that the study findings are relevant to a significant section of the "younger old" population in a changing urban neighborhood. The typical respondent is a white, European-born immigrant, probably in the high sixties and of low education, who is apt to be Jewish but might be Roman Catholic and who probably speaks English. If a man, he is likely to be married and if a woman just as likely to be widowed as married. He is a person of fairly low socioeconomic status and, therefore, of low income. (Weekly income was less than \$41 for 60 percent and only 13 percent had \$61 or more.) Despite this, few (14 percent) are "on welfare." Very few (only 4 percent) say they are unemployed and want to work; rather they say they are working (17 percent) or "retired" (36 percent) or keeping house (42 percent). When it comes to health, the range is wide be it based on self-ratings or on the cumulative score of responses measuring psychophysical stress, but 32 percent rate themselves in good to excellent health and 36 percent in fair health, and 31 percent acknowledge two or less symptoms indicative of stress or pathology. The range of associations with friends and neighbors is also wide, but it is significant to observe that 26 percent said they had no close friends and 37 percent said they had no neighbors whom they knew well enough to visit.

In sum, the study indicated that there is a "semiretired" manpower pool of 67 or 27 percent of the study population of 250 interested to some degree in contributing to their own well-being or to that of the community beyond their present efforts. Of this group 35 are men or 31 percent of the sample of men and

32 are women or 23 percent of the sample of women. Additionally, there are 33 persons—25 men and 8 women—who are working but are not interested in volunteer service.

The available and unused manpower pool consists of those interested in :

	Total	Men	Women
Work only.....	19	10	9
Work or volunteering.....	15	9	6
Volunteering and now retired.....	15	10	5
Volunteering and now working.....	9	5	4
Volunteering and now housekeeping.....	9	1	8
Total.....	67	35	32

The study further indicated that to utilize the latent interest of this group will require intensive, vigorous, and sustained community efforts. Selected findings and general observations drawn from the survey are pertinent and provocative for these Senate hearings. The highlights :

The pool of "semiretired" workers is larger than the count of those in the labor force as officially defined.

Using the official definition of the labor force—those at work or actively seeking paid employment—57 respondents (42 at work and 15 engaged in at least one type of jobseeking activity) or 23 percent are members of the labor force. However, another 4 persons describe themselves as "out of work" and 15 retirees and housekeepers say that they are interested in working. Thus, the pool of "semiretired" workers is 76 or 31 percent and includes 42 workers and 34 potential workers.

The official rate of participation in the labor force is lower and the official unemployment rate is higher for this study population than for the older age population in New York City. But the "hidden" rate of labor force participation is about the same and the "hidden" unemployment rate is still higher for this study population than for the older age population in New York City.

For New York City as a whole, the labor force participation rate among those 60 years and older was 34.9 percent in 1960 and the unemployment rate was 6.4 percent according to the U.S. Bureau of the Census.

For this study population aged 60 to 74 years, the official labor force participation rate would be 23 percent and the unemployment rate would be 6 percent for the total sample but 26 percent for those in the labor force. However, the "hidden" labor force participation rate (including persons interested in but not actively seeking employment) is 31 percent and the "hidden" unemployment rate is 14 percent of the total sample and 45 percent of the "hidden" labor force.

Money, keeping busy, and job enjoyment or usefulness are the principal reasons for working or wanting to continue to work.

Income was cited most often as the reason for working by 93 percent of the workers and by 73 percent of the potential workers. The second most commonly cited reason was to keep busy—this for 43 percent of the workers and for 65 percent of the potential workers. The third most commonly cited function of work was its meaningfulness to the individual—43 percent of the workers and 39 percent of the potential workers commenting on the enjoyable and useful features of work. Comparatively few recognized other functions of employment, such as social relationships and social identity.

Parenthetically, it is noted that 79 percent of the workers and 83 percent of the potential workers voiced a positive attitude toward work, with 34 percent of the workers and 70 percent of the potential workers saying that they enjoyed work very much.

The male-female ratio is closer for potential workers than for workers or for retirees.

The male-female ratio is 56-44 for potential workers. The similar ratios are 71-29 for workers and 82-18 for retirees.

The peak period of interest in potential employment for men in the study population is 65 to 69 years; for women, 60 to 64 years.

Not surprisingly, interest in potential employment is expressed by a greater proportion of men aged 65 to 69—one out of four—than by younger or older men.

Women aged 60 to 64 show relatively greater interest in potential employment—the proportion being one out of five—than do the women who are older. Married men are more likely to be potential workers than are widowers and unattached men, but widows are more apt to be potential workers than are other women.

Of the 19 male potential workers, 17 or 90 percent are married. Of the 15 female workers, about half, 8 or 53 percent are widowed. Past or present work is a common experience for men. This is not the case for women and, in this study, only 15 percent of the married women are working or are interested in employment or have worked long enough to consider themselves retired, in contrast to over 55 percent of the widowed and unattached women.

By current standards, the educational level of the study population is extremely low, but persons with schooling of 10 or more years, whether male or female, are more likely to be employed than those with less education. In respect to education, the potential workers resemble the retirees and the housekeepers more than the workers.

All told, 85 percent of the men and 88 percent of the women have less than 10 years of schooling. Conversely 15 percent of the men and 12 percent of the women have completed the 10th grade or better. Of the male workers 27 percent and of the female workers 25 percent have 10 or more years of schooling. Differences among the potential workers, the retirees, and the housekeepers are inconsequential and attainments are substantially under the educational level of the workers.

Health self-ratings are generally higher for workers and potential workers (and particularly males) than for retirees or housekeepers.

Health self-ratings may be distorted quite consciously to justify a situation (retirement) or not to jeopardize it (employment); unknowingly; or from variations in what is conceived to be a standard of good or poor health. Despite the defects, the data accepted at face value are useful indicators of individual functioning.

Of the male workers, 69 percent rate their health as good to excellent, 28 percent as fair, and only 3 percent as poor. Of the male potential workers, the comparable percentages are 48 percent, 16 percent, and a surprising 37 percent in the low category. The bulk of the male retirees—46 percent—report fair health with 22 percent above and 32 percent below this rating.

Of the women, the housekeepers tend to be worse off than the other categories, with 39 percent in fair and 39 percent in poor or very poor health.

Nearly half of the respondents report that they are still able to work but the pool of semiretired workers is less than one-third of the respondents. There is a seeming awareness of the poor chance of finding a job that moves some respondents to remove themselves from the job market.

A total of 38 persons—27 men and 11 women—or 16 percent say they can work as well as ever. Another 74—41 men and 33 women—or 31 percent state they can work despite some impairment in ability. But only 42 or 17 percent are working full or part time and only 34 or 14 percent are potential workers. This latter figure includes six who say that they cannot work—a seeming inconsistency explained in part by examination of the interview schedule where five out of six reportedly feel they have a poor chance of finding a job because of age prejudice or job scarcity.

Here and elsewhere in questions related to vocational status, the interviewers report that some of the respondents' reactions and resentments were revealed in sarcastic, hostile, annoyed, or angry retorts. This shows up, too, in self-protecting answers (not always consistent) which explain or justify unfavorable status.

More than half of the potential workers are making no efforts to find a job and more than two-thirds of the potential workers did not impress the interviewers with the seriousness of their efforts.

A total of 19 or 56 percent of the 34 potential workers are making no efforts to find a job; of the 15 who are making an effort, 9 are persons who first defined themselves as "out of work." Only two of the nine housewives who are potential workers are engaged in any jobseeking activity.

Based on interviewers' judgments, only 11 of the potential workers are making earnest efforts to find a job.

Although nearly two-thirds of the potential workers, in the opinion of the interviewers, were seriously interested in finding a job (despite the fact that more than half were making no efforts to this end) not every job is acceptable.

Men faced with five job possibilities (messenger, elevator operator, factory worker, clerk, and worker in a sheltered workshop) found only 1.9 jobs acceptable on average.

Women faced also with five job possibilities (babysitter, saleslady, cleaning woman, clerk, and worker in a sheltered workshop) found 2.3 jobs acceptable on average.

Volunteer service was viewed as a possibility by about the same number of men and women—one out of five. Relatively greater interest is shown by potential workers than by others. Men who are working or retired tend not to be interested. Women who are housekeepers evince little interest.

Volunteer service is an activity with some of the values—keeping busy, meaningful activity, social relationships, social identity—that attach to employment. Work situations are known to the respondents, but the great majority (about 75 percent) have had no experience as volunteers and the remainder have performed mostly a brief service. The "market" is unknown or their ideas are vague.

All told, 25 men or 22 percent and 23 women or 17 percent express some interest in volunteer service. Almost half of the potential workers say they are interested. Only some 15 percent of the male retirees and workers voice interest as against twice this proportion of the female retirees and workers, but the latter numbers are small. Only 8 percent of the housewives voice interest.

Potential volunteers are more likely to be drawn from the younger rather than the older age groups.

For the groups aged 60 to 64, 65 to 69, and 70 to 74 the percentage of potential volunteers is, respectively, 37, 18, and 16.

Interest in volunteer service bears a direct relation to health self-ratings, but bears little relation to education.

Of the respondents whose health was excellent or good 28 percent expressed interest in voluntary activities in comparison with 16 percent of those whose health was fair or worse than fair. None of the 19 persons in very poor health expressed any interest.

There was virtually no difference between those with 10 years or more and those with less than 10 years of schooling when it came to interest in volunteer service.

Interest in volunteer service was mild or weak rather than strong, perhaps because of inexperience.

Only 20 percent of the potential volunteers express a strong interest compared to 54 percent and 26 percent where the interest is, respectively, mild or weak. Among the potential workers and retirees, the majority (57 percent and 67 percent respectively) express a mild interest, which might be described more accurately as a latent interest.

Few potential volunteers had specific thoughts or suggestions of their own about what services they might render, but more than half said they would visit or shop for a "shut-in" when asked direct questions.

Of the 48 potential volunteers, 38 were unable to be specific about possible services, and the replies of the rest tended to be vague—e.g., "willing to be helpful."

As noted above, more than 50 percent would do neighborly acts—shopping or visiting—for a "shut-in." A smaller percentage said they would write letters for a sick person.

Potential volunteers tend to be those who know their neighbors and enjoy life.

Of those with four or more neighbors known well enough to visit, 31 percent are potential volunteers; of those with two or three close neighbors, 25 percent; of those with but one, 11 percent; of those with none, 14 percent.

Of the 48 potential volunteers, 77 percent enjoy life. This compares with 64 percent who enjoy life but are not interested in volunteer services.

What are the implications of this study?

The overriding impression is that there is a rather substantial proportion—some 25 percent of the population aged 60 to 74 years of age—who want to work or to engage in volunteer activities, but relatively few who make persistent, individual efforts to this end. The ugly reality is that there are few opportunities either for gainful employment or volunteer service for this deprived group. This the respondents know or sense, and they may well be avoiding rebuffs by refraining from a fruitless search.

The problem becomes one of community effort to utilize the energies and interests of this younger-old group. To open up either employment or volunteer opportunities for the majority of today's older adults is no small nor easy task.

What is reasonable and what is possible today?

In the field of employment, a promising avenue is the field of service jobs where vacancies continue to exceed applicants except in union-dominated situations. Ways and means of recruiting, of providing basic training, of setting work and wage standards, of providing continuing opportunity for workers to discuss problems, and of dignifying service jobs must be developed. A second promising avenue is the field of part-time or intermittent employment where there might even be a chance to serve the extremes of the age range—teenagers and older adults both seeking part-time employment but at different hours.

In the field of volunteer service, few efforts indeed have been focused on analyzing volunteer jobs with a view to using unskilled workers who may have to be reimbursed, however, for transportation, lunch money, and incidentals. To achieve good use of a new type of volunteer in communitywide or neighborhood-based service requires leadership and imagination of a high order. Volunteer service, particularly in acts of neighborly friendliness (which requires some "sparking" in the urban setting) could be doubly rewarding to the giver and to the recipient.

Efforts to help today's older adult, unobtrusive and forgotten in a strange community and changing society, will surely contribute not only to the well-being of this group but to the next generation who, too, will need more money, more facilities for retraining and reeducation, more ways to use time, and more outlets for useful activity in retirement.

We reiterate our opening statement: Action programs to utilize the time, talents, and experience of older men and women who are willing and able to work or to volunteer their services need to be recognized and supported on a national level in order that local communities will be stimulated to initiate local efforts and to appraise their effectiveness. The Office of Economic Opportunity, we believe, has a singular opportunity in its second year to encourage projects where the elderly will not only be served but have a chance also to serve the young and the old.

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#### ITEM NO. 6

NEW YORK ASSOCIATION OF SENIOR CENTERS, INC.,  
New York, N.Y., July 12, 1965.

Senator GEORGE A. SMATHERS,  
Senate Office Building,  
Washington, D.C.

DEAR SENATOR SMATHERS: The following report proposes ways in which centers for senior citizens may be used to combat impoverishment of the aged. It presents a model program which may be used in its entirety or in part to augment an existing center or to establish a new one.

This model alters the usual emphasis of senior centers from social and recreational activities to stress on income maintenance, reaching out to elderly neighbors, health service, education, part- or full-time employment, the use of older adults in the community working with younger people and involvement of the aged in solving their own problems.

The enclosed "Program Design for Neighborhood Service Opportunity Centers for the Elderly" was prepared by the New York Association of Senior Centers with the help of a planning grant from the New York City Anti-Poverty Operations Board, the generous help of many individuals, the unstinting efforts of professional staff and a large number of the elderly themselves throughout the city.

After you have had an opportunity to read this report we hope that we may have the benefit of your comments. They will be very much appreciated.

Sincerely,

JOSEPH A. DESPRES, *President.*

#### PROGRAM DESIGN FOR NEIGHBORHOOD SERVICE OPPORTUNITY CENTERS FOR THE ELDERLY

##### INTRODUCTION

The New York Association of Senior Centers, pursuant to a contract dated May 5, 1965, with the city of New York, has prepared the following program design for Neighborhood Service Opportunity Centers for the Elderly.

It encompasses (a) a design for Service Opportunity Centers for the elderly, to be located in neighborhoods of the city with a significant number of disadvantaged men and women over 60 years of age; (b) programs for the employment of elderly persons, and for instruction and education in available benefits, consumer problems, housekeeping and other problems of elderly persons; (c) a program for self-help involving the employment of elderly persons to assist other elderly, and disadvantaged persons, and (d) recommendations for specific action to implement the program design.

The program design has been prepared under the guidance and with the cooperation of a task force composed of knowledgeable individuals representing sectarian and nonsectarian voluntary as well as public agencies. The task force has reviewed the material in each of its many draft forms and has met periodically to discuss both the broad aspects and the specific details of each portion of the program. In addition, consultations have been held with many other experts in the field, both on an individual and a group basis. Their contribution to the development of the program design has been invaluable and is reflected throughout.

In order to obtain the thinking and the views of the indigenous elderly poor, member agencies of the New York Association of Senior Centers and Day Centers conducted by the New York City Department of Welfare convened meetings of their older members. Forty to fifty such meetings were held and the full records which were kept serve to pinpoint those programs and services which the elderly themselves believe to be of paramount importance. The records of the meetings were studied carefully in relation to each section of the program.

The program design is organized in such a fashion as to allow its implementation in whole or in part, and can be modified to meet the specific requirements of any given agency in relation to its neighborhood, its current program and the needs of its impoverished aged. More than 15 community centers, Y's, day centers, and settlement houses have already indicated their desire, with the help of the antipoverty board, to expand their services or to establish new services based upon the program design. Each of these agencies is situated in a neighborhood in which large numbers of poor elderly persons are living. Several of the agencies wish to implement a major portion of the program design; others wish to start by concentrating on a limited number of services.

Since the program design is planned to serve as guidelines for any urban neighborhood in which there are impoverished elderly, it is impractical to include within it certain specifics of facilities, staff and budget. These specifics will depend upon the current program and facilities of the sponsoring center, the size of the neighborhood, the needs of the elderly and the existing services outside of the center. Prior to the establishment of this program, in part or in whole, each center will require a period of planning in which the agencies in the neighborhood and the elderly themselves will be involved and consulted by the center board and staff. Such a process is vital to insure that the program will be tailored to each specific situation.

In this planning, consideration should be given to the development of the relationship between the program and the sponsoring agency. Those agencies which have indicated interest in implementing the program design are already giving some services to the aged, and, therefore, this program will represent an expansion of current services, as well as the establishment of new ones. It is important that any agency wishing to sponsor a Neighborhood Service Opportunity Center make certain that its existing programs and policies are consistent with this new venture and that, if necessary, appropriate modifications are made prior to the application for a grant to support such a program. Study of this problem should be jointly conducted by representatives of the board of directors, the agency staff, and the aged living in the neighborhood. This group could also serve as a continuing policy committee throughout the life of the program.

#### OBJECTIVES OF PROGRAM DESIGN

1. This program is designed to serve the impoverished aged. Because of the status of the aged in our society today, the term "impoverishment" as it is used with this age group includes social, emotional, and financial deprivation. An older person who is financially impoverished is living on the barest minimum subsistence. The source of his financing is likely to be confined to public assistance, social security, limited private pension, or low-paid employment.



His social impoverishment is evidenced by isolation from family, friends, and familiar neighborhood surroundings. Emotional impoverishment results from the rejecting attitudes of the community, loss of family role and status, and increase of dependence due to failing health. The program design attempts to provide appropriate services and opportunities in relation to any or all of these serious deprivations.

2. The body of knowledge we already have about older people clearly indicates their specific needs for service in various areas; e.g., health, housing, income maintenance, etc. Therefore, this program is not primarily focused to discover what the generic needs of older people are. Rather its basic aims are to locate the impoverished aged in a neighborhood, to identify their specific needs, to maintain contact with them and to insure that they are given consistent, comprehensive, coordinated services. The program outlines a basis of operation for this approach but does not have a fixed protocol, and will be sufficiently flexible to recognize additional needs as they emerge and to develop new services in relation to these needs.

3. The focus of the program is upon those older people who are now functioning on an independent level or who can be helped to do so through the provision of appropriate services. Because high standard care of the chronically ill (home bound) and the mentally impaired aged is immensely complex and correspondingly costly, services to these groups are not included within this program. This in no way implies a lack of recognition of the tremendous need for such a program, and the hope that it will be developed and implemented by agencies and organizations which are specifically fitted to do so.

4. In an effort to foster the independence of the elderly individual, the program is geared toward helping him learn how to manage for himself, meet his own problems, and shape his own future. Toward this end, although the program in its initial stages will offer concrete support and guidance, the goal of such efforts will be to educate older people how best to protect their own interests, obtain their own rights, maintain their health, care for themselves, run their homes, etc.

5. In addition to providing for the aged as recipients of service, the program aims to create opportunities in which able older people of low income will be able to function on new and more productive levels in both paid employment and volunteer responsibilities. To this end it will recruit, train, and place individuals in suitable and appropriate jobs and thus not only insure that the community will profit from the latent strengths, skills, and potential of this age group, but will help to relieve the pressure attendant upon the constant shortages of professional staffs.

6. The fundamental goal of the program is to insure the participation of the elderly in every aspect of its planning and implementation. In addition, efforts will be made to encourage older people to perform volunteer services in this and other voluntary and public agency programs in the neighborhood and to take part in efforts leading toward social improvement.

7. Provided it has sufficient staff, the Center for Senior Citizens is particularly well fitted to serve as the fulcrum of the operation outlined in the program. It already is recognized as a neighborhood-based service, its buildings can provide the necessary physical facilities (although outpost facilities to expand operations may be necessary), and it can cooperate with other agencies and professions within its building as well as through proper referral and followup. In addition, through its ongoing services it has already identified some of its older members who are equipped to join in the planning and implementation of the program. If centers are to meet the fundamental problems of the aged in their neighborhoods, a basic change in their role is required. Through the coordination of existing community services as well as the development and expansion of new ones, the center can serve as a core in which the older person either will find what he needs and wants or can be helped to find it elsewhere. The current emphasis on social, recreational, and educational activities will be modified and these programs, significant as they may be, will become one part of a much larger and broader approach.

8. Personnel to implement the program will not only include standard staffing as we know it today, but will also draw upon the services of retired professional people (not necessarily living in the neighborhood) who are interested in part-time jobs and will recruit and train older people and other age groups in the neighborhood to serve as subprofessionals to assist in various services. Where

professional staff is necessary the program will be flexible in its professional requirements and staff patterns.

9. Since the policies of public agencies are citywide in scope and impact and since the services of these agencies are fundamental to any comprehensive program for the aged poor, it is hoped that this and similar programs will contribute to more effective public policy so as to make these services more easily available to all neighborhoods throughout the city.

10. Documentation of the experience of each center in conducting part or all of the program will be required to measure its validity and progress. In addition, in the future such documentation will assist other agencies which wish to introduce similar programs in their neighborhoods. Therefore, records will be kept and procedures followed which will evaluate the effect of the program in terms of the time and steps required to establish and conduct each service, the number of individuals involved and the impact upon each individual and the total neighborhood group.

#### PROGRAM DESIGN

The program design for neighborhood service opportunity centers for the elderly is detailed on the following pages. The component parts of this design include reaching the impoverished aged in the neighborhood, maintaining contact with them, providing comprehensive services and creating opportunities for the aged to give service on a paid or voluntary basis and to take part in action for social improvement. In all instances, the indigenous elderly will take leadership roles in planning, guiding, and implementing this program. These responsibilities will be carried out by committees composed of the aged, working with appropriate professional consultants.

Evaluation of the program in terms of its validity and impact has been included as a component of the design.

Each portion of the program design includes some or all of the following items as appropriate: Purpose of the particular service, method of operation, structure, and responsibilities of the committee which will guide and implement the particular portion of the program, provisions for training nonprofessionals, timetable and necessary personnel.

#### LOCATION AND IDENTIFICATION OF THE IMPOVERISHED AGED IN THE NEIGHBORHOOD

Evidence over the last 15 years indicates that one of the primary difficulties we face in serving aged individuals is that the vast majority do not come to the agencies themselves. Therefore, it is proposed to canvass the neighborhood as completely as possible in order to ascertain who the aged are, to determine which individuals wish to give service and also to determine which individuals need service, and to pinpoint the specific services required.

#### A. METHOD

1. Study of U.S. census tracts to identify the aged and, if possible, review of the census records of local political organizations.
2. Visits to referrals from hospitals, social agencies, social security office, churches, synagogues, unions, landlords, etc. (including referrals by homes for the aged of applicants whom they do not accept).
3. Block-by-block and house-by-house canvass—ringing doorbells.

#### B. COMMITTEE TO GUIDE AND IMPLEMENT THIS PART OF THE PROGRAM

##### 1. Composition

Lay people from the neighborhood, as well as two older people representing each of the service areas of the program, e.g., health, housing, etc. The committee will work through three subcommittees: (a) Subcommittee on Encouragement of Referrals to the Program; (b) Subcommittee on Visiting the Aged in the Neighborhood; (c) Subcommittee on Orientation of Volunteers.

##### 2. Subcommittees

###### (a) Subcommittee on Encouragement of Referrals to the Program.

(1) Responsibilities: To contact all appropriate agencies, organizations, offices, and individuals within the neighborhood to interpret the program and the services which it offers and to stimulate referrals to the program. Agencies will be urged

to share their total caseload with the program. This approach to organization, offices, and agencies will encourage the establishment of a central registry of all aged living in any given area.

(2) Training: The staff to train and work with this subcommittee should have knowledge of neighborhood agencies and the dynamics of working with people in groups. Such staff may be obtained from the behavioral science field, such as psychology, sociology, social work, etc.

(3) Disposition of referrals: When referrals are brought back to the agency by the members of the subcommittee, the staff consultant will make assignments to the visiting committee. (In all likelihood certain referrals will be made directly to the social caseworker on the program.)

(b) *Subcommittee on Visiting the Aged in the Neighborhood.*

(1) Responsibilities:

a. To inform the elderly person visited about the program and its services, and to encourage him to participate in the program. Written information listing the program and services should be left with him, including a card with the name and telephone number of the center. He will be assured of his welcome at any time that he may wish to contact the center.

b. To stimulate those with strength and ability to involve themselves in policy responsibilities in this program and in direct service roles as volunteers in this and other programs throughout the neighborhood.

c. To make a rough evaluation of the types of needs of the older person. Recognizing that individuals do not remain "fixed" in any static classification, nevertheless the elderly poor at any one time fall into general categories related to their physical, mental and emotional conditions.

d. To make visits as assigned and to turn over the information they receive to appropriate committee or staff member.

(2) Records:

a. Dates of referral and visit, and evaluation will be entered on a record card for each individual.

b. Uniform report sheets will be made available to all interviewers. Among other items, information to be obtained will include the following: housing arrangements, family composition, health (family physician, clinic attendance, etc.), sources of income, employment status, special problems, organizational interests and affiliation, attitude toward voluntary participation or paid employment.

(3) Review of information and followup steps:

a. When visit indicates that the individual has ability and is interested in voluntary participation on a policy and/or direct service level, the information will be turned over to the subcommittee on orientation of volunteers.

b. When visit indicates that the individual has need of service (other than employment) information will be turned over to the social caseworker.

c. When visit indicates a need or desire for paid employment opportunities, information will be turned over to the committee responsible for this aspect of the program.

d. Since this program is not designed to serve the severely chronically ill or mentally impaired individual, living alone or with family, those people who cannot make use of these services will immediately be referred through the social caseworker to an appropriate agency or institution.

(4) Training:

a. The purpose of these visits is merely to inform, encourage and roughly evaluate. They will be made by nonprofessional personnel. (Care will be taken to insure that there are no language barriers between the visitors and the individuals whom they will contact.) Emphasis in training will be on executing the above tasks rather than securing a detailed history. However, training will include sensitivity to particular areas of need which may be discovered during the interview so that, when necessary, a followup visit may be made by a social caseworker to evaluate the situation thoroughly and to take action as required.

b. Since visitors will be uninvited and therefore may be intruding on people in their homes, it will be necessary that they conduct these visits with understanding and skill. To insure this type of approach, visitors will be trained by a staff member from the behavioral sciences.

(5) Role of staff:

a. To receive direct referrals from other agencies and either assign them to members of the visiting committee or, when indicated, to make the visits himself.

b. To train members of visiting committee.

c. To review information obtained by visitors in instances where a professional followup visit is indicated.

d. To conduct followup visits as necessary in order to evaluate the situation and to take action as required.

(c) *Subcommittee on Orientation of Volunteers.*

(1) Responsibilities: When visits result in contact with able individuals who are interested in voluntary service, the subcommittee will meet with them to interpret the various possibilities offered within this program or elsewhere in the neighborhood. After individuals have come to a decision as to the specific activity in which they wish to be involved, assignments will be made by the committee responsible for that activity.

(2) Training assignment: A staff member with knowledge of the full scope of opportunities within the program and elsewhere in the neighborhood will train and work with this subcommittee.

C. TIMETABLE

The program to locate and identify the impoverished aged in the neighborhood can be implemented after a period of 2 or 3 months devoted to the recruitment of professional staff and the recruitment and training of committee and subcommittee members.

Personnel: Able older people as well as other age groups from the neighborhood, social caseworker and other staff trained in the behavioral sciences.

MAINTENANCE OF CONTACT WITH AGED IN THE NEIGHBORHOOD

The location and identification of individuals will have little sustained value unless it is strengthened by periodic contact. One purpose of the program is to learn how to maintain such contact, not only with the aged who participate, but also with those who, at the time of the original visit, either do not wish to participate and/or who evidence no need for service.

A. COMMITTEE TO GUIDE AND IMPLEMENT THIS PART OF THE PROGRAM

1. *Composition*

Lay people from the neighborhood and individuals who have become skilled in making visits (as described above) and whose skills will be used for the additional followup visits outlined in this portion of the program.

2. *Responsibilities*

The committee will carry a dual responsibility:

(a) To maintain contact with individuals who participate in some level of the program:

(1) Attendance check to indicate if the elderly person has been absent more frequently than his specific routine would suggest as normal; if so, a followup will be made to ascertain if he requires any assistance. This will be carried out through:

- a. Telephone calls, where possible.
- b. Drop-in visits.
- c. Contact with family, friends, landlord, physician, minister, local storekeeper, etc.

(2) To provide a routine check to give the individual the sense of security that someone will find out if he is in trouble, two mutually responsible older adults might contact each other on a periodic basis. This service will be offered on request. It can be organized on a house or block basis, or within housing projects and can be implemented by:

- a. Telephone calls.
- b. Drop-in visits.
- c. Friendly letters.

(b) To maintain contact with individuals who do not participate in any aspect of the program:

(1) To be carried out by committee members who have already developed skills as visitors.

(2) These additional contacts will be made through informal, friendly telephone calls or visits to evaluate changing need for services and to encourage participation in the program.

(3) It is recognized that certain individuals will never be receptive to the program and in those instances when, in professional judgment, this becomes clear, no further efforts will be made to establish contact.

(4) Date of followup and new information regarding evaluation will be entered on record card as guide to appropriate followup steps. Where indicated this information will be turned over to the social caseworker.

### 3. *Training assignment*

The committee will be trained by and work with a social caseworker.

### 4. *Role of social caseworker*

(a) To train and work with the committee.

(b) To review and evaluate information when it seems to indicate need for professional followup visit.

(c) To make necessary visits in order to evaluate changing situation and take action as needed.

## B. TIMETABLE

1. The program to maintain contact with individuals who participate in some level of the program can be initiated at once.

2. The program to maintain contact with individuals who do not participate in any aspect of the program cannot be implemented for 5 to 6 months in order to allow time for visitors to develop necessary skills.

Personnel: Neighborhood persons, older people who have developed skills in making visits, social caseworker.

## OPPORTUNITIES TO GIVE VOLUNTARY SERVICE AND TO TAKE ACTION FOR SOCIAL IMPROVEMENT

### A. OPPORTUNITIES TO GIVE VOLUNTARY SERVICE

#### 1. *Within the program*

A primary purpose of the program is to establish services which reflect the needs and interests of the older people in the neighborhood as they themselves see them. Therefore it is essential that the elderly be included in the planning, development, and implementation of every aspect of the program. Furthermore, such an approach will permit the program to capitalize on the skills and experience of the elderly, and, in turn will provide these people with an important and significant role which today's society usually denies them.

In the various facets of the program, as they have been and will be detailed, a great many responsibilities for older people are described—both on a policy level and in direct service. Individuals with leadership ability will serve on committees responsible for the development and implementation of each part of the program; individuals with the requisite skills and motivation will participate in direct service in many areas of the program. For example, they will interpret the program to community agencies, they will help to operate an employment service, they will conduct a homemaker service, etc.

#### 2 *Serving other age groups*

Efforts will be made to find productive volunteer opportunities for older people to serve other age groups. These opportunities may be within the center itself or in other neighborhood organizations. Examples of such programs are: visiting children or young adults in the hospital ward, serving as assistants in social studies classes and in woodworking shops in the public school and serving as grandparents to children in foster homes. Each program should include factors which will supplement already available professional service. They should afford time for individual attention and the establishment of personal relationships, opportunities for the expression of affection, gaiety and laughter, and an atmosphere conducive to the strengthening of intergenerational understanding and respect.

A common problem of older people is their alienation from other age groups, on personal, social, and community levels. A basic contribution of this program will be an intensive effort to:

- a. Contact organizations within the neighborhood.
- b. Help them to assess program needs which can be met through volunteer service.
- c. Establish training programs which will equip older people to perform these services.
- d. Act as liaison to screen, place, and supervise the older volunteers.

3. *Committee to guide and implement this part of the program*

(a) *Composition.*—Retired individuals with business or professional experience which enables them to work with organizations on a new approach toward the use of volunteers.

(b) *Staff consultant.*—The staff person assigned to work with this committee should be familiar with community agencies and should be both realistic and imaginative in relating agency needs to types of programs which can fill these needs. In consultation with the committee, he will design and conduct the training program and make provision for the placement and supervision of volunteers.

B. OPPORTUNITIES TO TAKE ACTION FOR SOCIAL IMPROVEMENT

Discussion by elderly persons at a number of meetings held throughout the city indicates the need for additional income as well as expanded services. There are many older people who neither are able to nor desire to work in paid employment. However, the purchasing power of their available dollars is so limited that their total energy is necessarily concentrated on mere subsistence.

It is important for older people to feel that they are able to play a role in legislative process on the national as well as the local scene, and to recognize their responsibility to carry out this role. The discussions which were conducted by the elderly point up needs such as financial deprivation, which can only be met through State and Federal legislation. Therefore, the program will provide a framework through which these needs can be formulated and communicated to the proper authorities.

One of the goals of the program will be to help the impoverished aged in the neighborhood to understand the potential role of government in improving the life of the total community and to work for such improvement for other age groups as well as their own. This citizenship responsibility will encourage the older person to remain related to the mainstream of life and to see the community in its broader proportions.

This part of the program will not attempt to force a specific point of view upon the elderly. Rather, its goal is to acquaint the agency with the thinking of the older people in the neighborhood and to help them bring this thinking to the attention of appropriate individuals and groups.

1. *Committee to guide and implement this part of the program*

(a) *Composition.*—Individuals from the neighborhood interested in social improvement.

(b) *Staff consultant.*—A staff person with knowledge of the local community and the national scene will advise and work with this committee.

(c) *Responsibilities.*—(1) A major task of the committee will be to acquaint itself with facts and opinions on all pertinent issues. To this end, it will invite local Congressmen, city officials, representatives of groups such as the League of Women Voters, etc., to meet with them.

(2) After careful consideration, the committee will decide what steps it wishes to take and will then work out and participate in an effective course of action.

C. TIMETABLE

1. The provision of voluntary service within the program is an integral part of the total program and it will be initiated at the very inception of the planning process.

2. The provision for voluntary service to other age groups can be launched immediately through formation of the committee and contact with neighborhood

organizations. A minimum of 6 months will be required to structure specific job assignments and a somewhat longer period to recruit, train, and place the volunteers.

3. The Committee on Social Improvement can be initiated as soon as sufficient interest is indicated.

Personnel: Retired business and professional people. Staff member can be drawn from the field of community organization, trade unionism, political science, or sociology.

#### EXPANSION AND COORDINATION OF CONTINUOUS FLEXIBLE COMMUNITY SERVICE ON A NEIGHBORHOOD BASIS

Once the needs of the elderly people in the neighborhood are pinpointed, the efforts of the program will be directed toward the highest possible standards of service and care. All neighboring agencies serving the aged will be urged to meet with the program staff on a regular basis to review needs and to participate in bringing broader and more effective services to the impoverished aged. Once this group is established, it will facilitate communication and understanding when it is necessary for the program staff to intervene directly with large bureaucratic agencies to insure that each elderly person is receiving all the rights, benefits, and services to which he is entitled.

To supplement this action and to make certain that the efforts of the professional group reflect the thinking of the elderly themselves, committees composed of older people, and assisted by appropriate consultants, will be responsible to:

- (1) Evaluate existing services available for the aged in the neighborhood and work to improve them;
- (2) Pinpoint gaps in services and explore possibilities of establishing services to fill these gaps;
- (3) Alert the community to the needs of the elderly; and
- (4) Help the older people in the community to assess and solve their own problems.

The flow of service for each individual will be conducted by the director of the program whose base of operation will be within the center. Where appropriate, this responsibility will be undertaken by the current director of the agency's program for older people. Once the needs of specific elderly people in the neighborhood are pinpointed, services will be provided in one or a combination of the following ways:

- (1) By center staff, including (a) part-time retired professionals and (b) older people and other age groups living in the neighborhood;
- (2) By staff representatives of other agencies providing service at the center on a periodic basis (e.g., once a week);
- (3) By individual representatives of other professions providing services independent of agency affiliation (e.g., legal);
- (4) By planned use of other services in the neighborhood where possible (e.g., hospital clinic).

There are many occasions in any individual's life when legal services are necessary to clarify situations or to guarantee rights. The program will therefore arrange to make legal services available as necessary in areas such as housing, benefit programs, insurance programs, burial arrangements, etc.

Although efforts will be made to recognize additional needs as they become apparent and to develop appropriate services to meet these needs, it is likely that initially the services required will fall into the following categories: physical health; income, income management, and opportunities to earn additional income; housing; interpersonal relations and mental health; education; and informal recreation.

#### PHYSICAL HEALTH

G geared to health maintenance, prevention and retardation of illness and degeneration, diagnosis and treatment, and rehabilitation.

#### A. PROGRAMS

1. Health education program, including nutrition, importance of periodic physical examinations, importance of following doctor's advice, guidelines to those suffering chronic illness, proper sleep and exercise, mental attitude, etc.

2. Health services to be provided at center, by part-time medical staff assigned by local hospital, by the establishment of a health maintenance clinic and/or by district health clinic.

- (a) Routine physical examination and periodic reexamination ;
- (b) Laboratory tests—urine, blood, chest X-rays, etc. ; and
- (c) Care of teeth, eyes, ears, feet.

3. Referrals to appropriate treatment clinics and facilities, in neighborhood, where possible. (Arrangements for prompt admission and interchange of records and admission.)

- (a) Diagnostic services—cardiograms, cancer detection, etc. ;
- (b) Psychiatric services ;
- (c) Medical treatment—outpatient department and/or inpatient service and rehabilitation for temporary acute illness.

4. Provision for home care (temporary, acute illnesses) :

- (a) Friendly visiting, help with housekeeping, shopping, portable home meal service—to be supplied by neighborhood staff aids ;
- (b) Homemaker services—to be purchased from local hospital and/or family agency or to be trained and provided by center staff ;
- (c) Medical (where patient does not have private physician) and nursing services, if required—public health nurse, visiting nurses association, local hospital, welfare physician and/or Health Insurance Plan of Greater New York ; and
- (d) Emergency services—provision for visits by doctors when emergency illness occurs in the middle of the night or on weekends. Arrangements for such services will be made with a group of neighborhood physicians for patients who are not eligible for service by a welfare physician or a Health Insurance Plan of Greater New York doctor.

5. Home accident program :

- (a) Educational lectures and films in relation to safety ; and
- (b) Programs of home alteration and repair related to safety.

#### B. TRAINING ASSIGNMENT OF NONPROFESSIONAL PERSONNEL

1. Older people to serve as friendly visitors, to give help with housekeeping, shopping, etc.—to serve as homemakers will be trained by a professional homemaker.

2. Retired craftsmen who will conduct programs of home alteration and repair related to safety will be trained by a member of their own group who is skilled enough to instruct on the fundamentals of teaching individuals and groups.

#### C. HEALTH COMMITTEE TO CONDUCT ACTION PROGRAM

1. *Purpose.*—Since proper health care is a basic requirement of any comprehensive service, and since the effective coordination of such services is an overwhelming problem in New York City, it is recognized that the program outlined above is an ideal one and difficult to achieve. In order to come as close as possible to providing optimum service, it is hoped that the health committee will be active on a continuing basis.

2. *Composition.*—Lay people from the community and from the center.

3. *Staff.*—The director or the public health social work consultant of the health department will work closely with committee members to help them evaluate existing services and to pinpoint gaps.

4. *Consultants.*—Representatives of the departments of health, hospitals, and welfare and representatives of voluntary agencies will assist the committee in its efforts toward the improvement of existing services and the establishment of additional needed services.

#### D. TIMETABLE

1. The health education program, referrals to appropriate treatment clinics and the action program for health care can be initiated at once.

2. The friendly visiting, helping with housekeeping, homemaker and home accident programs can start after a period of 3 to 4 months during which nonprofessional personnel will be recruited and trained.

3. The health service program at the center and the medical and nursing aspects of the home care program cannot get underway until the working rela-



tionships between the center and the necessary cooperating agencies are established and the details of the program are worked out. It is hoped that these steps will be completed as soon as possible.

Personnel: Doctors, medical personnel, professional homemaker, public health nurse, public health social work consultant, nutritionist, health educator, health aids (older people), retired craftsmen.

## INCOME, INCOME MANAGEMENT, AND OPPORTUNITIES TO EARN ADDITIONAL INCOME

### A. INCOME

Several steps will be taken to insure that the older person is informed of and receives all benefits to which he is entitled.

#### 1. Lectures and discussion groups

Open meetings will be held to acquaint people with the requirements and privileges involved in the following:

- (a) Social security benefits;
- (b) Veteran benefits;
- (c) Union benefits;
- (d) Pension payments;
- (e) Compensation;
- (f) Old-age assistance;
- (g) Medical assistance to the aged;
- (h) Railroad retirements and benefits; and
- (i) Additional programs, such as medicare, if and when they become available.

#### 2. Information bureau

An information bureau manned by a retired person equipped with the necessary facts will be available to individual elderly persons who ask for information as to their specific rights in one or another of the benefit programs.

#### 3. Individual counseling

When necessary, a social caseworker will be available to make referrals or to intervene on behalf of the client in order to secure action from the offices which conduct the benefit programs—particularly old-age assistance and medical aid to the aged.

#### 4. Timetable

This portion of the program can be initiated within the first month or two.

Personnel: Retired persons, social caseworker, teachers, and lecturers representing benefit programs.

### B. INCOME MANAGEMENT

A number of projects will be conducted to help the impoverished elderly obtain full value for every dollar spent.

#### 1. Projects

(a) Clinics (using lectures, films, discussions, and demonstrations) to instruct and help older people to function independently in the following areas:

- (1) Finances—proper budgeting—both fixed costs (e.g., rent) and variable costs (e.g., clothing).
- (2) Fraud and quackery—alerting older people to this danger.
- (3) Nutrition and consumer education—purchase and preparation of food, proper nutrition.
- (4) Furniture—community woodworking shop in which there will be skilled guidance in furniture finishing and repair, upholstery, cabinet work, etc.
- (b) Central facilities in which the elderly can perform some of their house-keeping responsibilities: (1) Facility where they can wash, clean, mend, and press their clothes; and (2) public kitchen where people living in furnished rooms can do their cooking.
- (c) Nonprofit services including lunch service, carryout food service, barber-shop and beauty parlor, tailor, shoemaker, etc.
- (d) Establishment and operation of thrift shop.

(e) **Saving on purchases:** (1) Plan with local pharmacy to fill prescriptions at a discount and to provide delivery services when necessary; (2) urge private physicians where possible to avoid brand name prescriptions since these are more costly than the generic medication; (3) establish connection with existing non- or low-profit buying plans in the neighborhood or elsewhere and, if necessary, develop new buying plans.

**2. Committee to guide and implement this part of the program**

(a) **Composition.**—Retired people skilled in sewing, cooking, furniture repair, etc., and other neighborhood individuals.

(b) **Responsibilities.**—

- (1) To participate as teachers in the various projects;
- (2) To secure lecturers and educational materials as necessary;
- (3) To supervise the use of the central facilities;
- (4) To man and conduct the nonprofit services and the thrift shop;
- (5) To work with neighborhood stores to develop non- or low-profit buying plans.

(c) **Training assignment.**—The committee will be trained by and work with a person knowledgeable in home economics.

**3. Timetable**

The central facilities can be made available within a month or two. The broader programs will require a period of up to 6 months to organize and staff and to train the committee.

**Personnel:** Retired people skilled in home arts, other neighborhood individuals, home economist.

**C. OPPORTUNITIES TO EARN ADDITIONAL INCOME**

**1. Provision of suitable part-time employment for older men and women of low income**

It is recognized that unemployment and automation are significant economic factors throughout the city, and that it would be unrealistic to expect to place large numbers of older people in competitive industry. Therefore, the program will focus not only on finding traditional jobs, but also on uncovering and developing new types of jobs in social agencies and within this program which can be useful to the community and lead to the expansion of services. This portion of the program will be implemented through a promotional campaign and a neighborhood employment service conducted by the program.

In addition, the program recognizes the opportunities which may come about through self-employment, a sheltered workshop and the sale of crafts made at home or in the center.

(a) **Employment opportunities in the neighborhood.**

(1) **Promotional campaign:** Meetings with local businessmen, agencies, churches, synagogues, PTA's, etc.; newspaper publicity—to interpret program and to identify part-time job opportunities.

Examples of jobs in neighborhood businesses and homes:

**Businesses:** salespeople, secretaries, cashiers, filing clerks, wrapping clerks, window dressers, messengers, relief services for small businessmen, etc.

**Home-help spot jobs**—to sit in room or apartment if plumber is expected and tenant must be at work, dog walker, etc.

Examples of jobs in neighborhood nonprofit agencies to expand programs:

Assistants to teachers in programs serving varied age groups, e.g., sewing, remedial education, social studies, special interest, day-care centers, etc.;

Part-time nursing and babysitting service, both at agency and in individual home to free mothers to visit clinics, keep school appointments, etc.;

Work with hospital patients;  
Assist in lunch programs, and  
Office aids, receptionists, etc.

(2) **Neighborhood employment service to:**

- a. Verify part-time job opportunities;
- b. Recruit older people;
- c. Screen applicants in relation to health, skills, potential for training, ability to adjust in a job situation, etc.

d. Provide vocational guidance and training in relation to the specific job requirements.

e. Make referrals to employers ;

f. Place applicant and follow up on his adjustment to the job.

(b) *Employment opportunities in the implementation of the total program as proposed.*—Nonprofessional personnel as detailed in relation to each part of the program may be paid or volunteer. In almost all instances, older people with the necessary skills and physical stamina can be employed as part-time personnel and carry their responsibilities under professional supervision as required.

(c) *Self-employment opportunities within individual's home.*—examples: Renting a room, providing room and board for an adult, providing foster care services for an older person or child, taking care of plants or animals for people on vacation.

(d) *Referral to sheltered workshop if conveniently located.*—Despite the many benefits which would accrue from the establishment of a sheltered workshop within the program itself, this is such a complicated and costly operation that it should not be instituted unless evaluation after several years of study indicates that it is needed and feasible.

(e) *Sale of crafts made at home or center.*—To be channeled through the thrift shop as a commercial outlet.

## 2. *Committee to guide and implement this part of the program*

(a) *Composition.*—People in the neighborhood interested in this portion of the program.

(b) *Consultants.*—Representatives of neighborhood businesses, social agencies, local civic associations and voluntary and public employment and guidance bureaus.

(c) *Responsibilities.*—To help with: (1) public relations; (2) planning an employment service; (3) job finding; (4) recruitment and training; and (5) placement and supervision.

(d) *Training assignment.*—The committee will be trained by and work with a person knowledgeable in the vocational and guidance field.

## 3. *Timetable*

Jobs in implementation of the program, self-employment, referral to sheltered workshop and sale of crafts can be initiated as soon as the committee is organized and working.

At least 6 months will be needed to conduct the promotional campaign and to plan and organize the neighborhood employment service required to place people in jobs outside of the program.

Personnel: A vocational and guidance counselor to direct the employment services, assisted by an individual to find and create jobs, and a personnel man who will recruit, train, place, and supervise applicants. These can be retired people who formerly held such positions. Neighborhood people to serve as aids.

## HOUSING

The goals of this service will be to inform the elderly of their rights and to take appropriate action with private landlords and city agencies; to provide home-help services for the elderly; to upgrade inadequate facilities; to find suitable housing for older people who wish to change their living arrangements; and to work with tenants' groups in housing projects.

### A. PROGRAMS

#### 1. *Protection of tenants' rights*

A major goal of this service will be to work with city code enforcement agencies to insure that apartments are adequately maintained; to interpret rights and responsibilities of tenants; and to check that rents in controlled buildings do not exceed legal limits. In addition, it will concern itself with tenants faced with eviction or dispossession proceedings and the consequent need for relocation. It will help older people to file application for public housing and to follow up on such application.

Although in all cases the older person will be encouraged to act independently, the complexities of urban living require sophisticated knowledge and authority to

solve many of the dilemmas listed above. For this reason, program staff, particularly legal services, will need to play an aggressive and intervening role to make certain that the rights of the elderly are consistently respected. Ongoing cooperation with agencies established to insure these rights will be essential to the success of this program.

## 2. *Home-help services*

Some of the principal homemaking problems of the elderly revolve around those chores for which they have neither sufficient physical nor financial resources. These include window washing, heavy cleaning, painting, getting ready for the painter, restoring the home to order afterward, and preparing the home for seasonal changes.

It would not be realistic to plan for other elderly people to carry out these chores. Rather, it is more practical to turn to the youth of the community for help. Many neighborhood Youth Corps programs are seeking opportunities for facilities in which young people can test out the skills of the trade for which they are being trained. If possible, cooperative efforts will be made with youth serving agencies (within the sponsoring center itself if it serves all age groups, and/or neighboring agencies) to develop a program in which skills in carpentry, painting, home maintenance, and so forth, can be developed and at the same time give a needed service to the elderly. The wage will be paid, at least in part, by the individual recipient of the service. For those who cannot afford to pay, the program will make efforts to subsidize the service in cooperation with the youth serving agency.

## 3. *Upgrading inadequate facilities*

Many elderly people are living in low-rent tenements where facilities require improvement. In some cases, the landlord may be living up to his legal responsibilities and though he may be in sympathy with the tenant, he cannot make these improvements himself without financial loss. The services of the neighborhood youth could be expanded to undertake these improvements in cooperative efforts with landlords. For example, the landlord might pay for a bathtub and the youth supply the inexpensive labor to install it; the landlord might pay for material needed for replastering, painting, plumbing, and so forth, and the youth perform the renovations. Discussions with landlords and with the department of real estate should be held to explore the feasibility of such a program and possible ways to finance it.

## 4. *Homefinding*

The program will attempt to assist those elderly who, for one reason or another, wish to change their living arrangements because the rent is too high, the apartment is too large, they do not wish to live alone, and so forth. For this purpose, a housing registry will be maintained which will list all available rooms and apartments in the neighborhood, as well as the names of individuals who wish to share living arrangements. Neighborhood people will be encouraged to register if they wish to move, if they wish to rent a room or if they can supply a boarding arrangement for an individual.

## 5. *Housing projects*

The structure of a low-rent housing project provides a centralized residence for many of the elderly who will participate in this program. It is easier to identify the common concerns of these tenants than those of the elderly scattered throughout the neighborhood. A recognized problem likely to continue concerns the need for someone to turn to in case of sudden illness, family emergency, household emergency, etc. To meet this problem, one of the program staff will live in the housing project and will be on call at all times. In addition, this staff member will serve as a liaison between the tenants and the program so that the elderly tenant can contribute to and benefit from all the opportunities and services which it offers.

New tenants often have difficulty in adjusting to a housing project, because of the completely different neighborhood and a strange set of neighbors. Tenant organizations have frequently been effective in helping the newcomers and the program staff member living in the project will work in close cooperation with the housing authority to foster tenants' organizations and to develop activities that will promote better understanding and relationships between tenants.

## B. COMMITTEE TO GUIDE AND IMPLEMENT THIS PART OF THE PROGRAM

1. *Composition*

Individuals living in the neighborhood, including representatives of the tenants' organization in the housing project.

2. *Responsibilities*

The committee will plan and take part in the services listed above as follows:

- (a) Stimulate and take part in action programs which it considers will be effective to protect the rights of tenants.

- (b) Establish and maintain a central registry of individuals who require home services, and arrange for the provision of such services.

- (c) Explore the possibilities of establishing a program to upgrade inadequate housing facilities and work with the appropriate agencies and individuals to accomplish this goal.

- (d) Establish a housing registry.

- (e) Assist in tenant organization programs as appropriate.

3. *Training*

The nonprofessional members of the committee will be trained by and work with a staff person conversant with the city agencies concerned with housing. He will help them to set up procedures to establish central registries, to become knowledgeable about code enforcement and tenants' rights, to develop sophistication in meeting with landlords and representatives of city agencies and to pass this sophistication on to other elderly participants in the program.

4. *Consultants*

Trade union representatives, landlords, representatives of city agencies concerned with housing and the department of welfare, and legal advisers will assist and advise the committee as necessary.

## C. TIMETABLE

1. The housing registry can be initiated as soon as the program is underway.
2. All other elements of this service will require a minimum of 3 months of exploration before they can be established.

Personnel: Housing specialist, staff member to live in and work with tenants in housing project, older people and youth living in the neighborhood; legal assistance as required.

## INTERPERSONAL RELATIONS AND MENTAL HEALTH

The emphasis in this service will be on the maintenance of good mental health and the prevention of ill health. Old age is a critical period in which deterioration can occur and advance very quickly if the necessary supports are not present. The program will offer many of these supports in all of its activities. In addition, specific programs will be conducted to maintain the inherent strengths of older people and thus foster the fullest measure of independence and the continued satisfaction in daily living.

## A. PROGRAMS

Whereas existing psychiatric treatment facilities in the community will be exploited, it is recognized that, currently, such services are insufficient for all age groups, and are likely to be very costly. Therefore, the program itself will provide services which have treatment and therapeutic goals. It will employ a variety of approaches on an individual and group basis to meet varying degrees of need.

1. Individual services will be available for those who require them: (a) Counseling, (b) psychological, (c) psychiatric services and consultation.

2. Group services will include: (a) Group therapy, (b) group counseling, (c) group discussions—a creative approach to the discussion method involves:

- (1) Groups based on the common problems and processes of aging.

- (2) Family centered discussion groups involving the adult children as well as their parents.

(3) Groups focused on a specific concern of all their members; e.g., applying for public assistance for the first time, adjusting to the disabilities of a particular illness, etc.

It is important to make certain that the fears and concerns expressed in group discussion will affect every facet of the total program. Wherever possible, program media will be marshaled to alleviate these fears and concerns, whether they be social, financial, physical, emotional, etc. Such an approach can be implemented through the sharing of information among all staff and the conscious effort to see that the information is reflected in an on-going evaluation and planning of program activity.

These services and all others within the program will create a therapeutic milieu within the Neighborhood Service Opportunity Center. It might be appropriate, therefore, to make this milieu available to State hospital patients and residents of homes for the aged and nursing homes who would use the facilities as a day hospital and be returned to their protective environments in the evening. Such a service might act as a rehabilitative bridge to help these people return partially or permanently to the community. (Since the program is not designed to serve the severely physically or mentally impaired, intake of these individuals will be selective to insure that those who are accepted can be helped within the limits of this program.)

#### B. COMMITTEE TO GUIDE AND IMPLEMENT THIS PART OF THE PROGRAM

##### 1. *Composition*

Individuals living in the neighborhood.

##### 2. *Responsibilities*

(a) Guided by the fears and concerns expressed by participants in the program, the committee will help to stimulate the development of community services which enhance positive mental health.

(b) If the older person feels alienated from the community or discriminated against, the committee will devise ways of modifying community attitudes to supplement other efforts of the program. For example, the committee and its consultants will sponsor workshops to foster communication and understanding with groups that affect the lives of older people; e.g., the local police, the clergy, young people's organizations, etc.

(c) Some fears such as final arrangements for proper burial relate specifically to the responsibilities of a local group or religious institution. The committee will stimulate such organizations to review their current commitment to older people and if necessary to expand existing services.

#### C. TRAINING ASSIGNMENT

The committee will be trained by and work with a staff member conversant with the needs of older people and the attitudes of local organizations, and able to foster communication between these two groups.

#### D. TIMETABLE

Interpersonal relations and mental health services can be initiated as soon as the committee and the professional staff have been recruited.

Personnel: Staff members responsible to service the committee, social worker, psychologist, psychiatrist.

#### EDUCATION

Throughout the program opportunities are provided for learning experiences in working with people on various levels, in influencing community services, in facing problems of daily living, etc. Therefore, this area of the program is concerned with education in its more formal sense.

#### A. PROGRAMS

##### 1. *Within the center*

Classes in English, indigenous languages of the neighborhood, American history, issues in current life, literature related to the culture of particular groups, etc.

Although the goals of education for older people do not usually include working for credits or a degree, they nevertheless aim to provide information and to stimulate interest and thinking. In this process, they often affect attitudes, feelings, prejudices, and ideology.

Therefore, formal classes within the center should have a broader focus than similar classes in educational institutions. They should emphasize the general philosophy of the program and should be conducted with the same sense of responsibility for individual and group development as any other activity or service within its aegis. The broader understanding of oneself and other people which is a natural outgrowth of education should be consciously used by the teacher as a member of the program staff. It should serve as a springboard to foster further growth and, if appropriate, to increase participation in the program.

## *2. Outside the center*

Cooperative programs with local libraries, museums, universities, etc., to develop or expand courses for older people.

The educational institutions of the community are many and varied. Although their focus may not be the same as that of the center, they are in a position to offer a much more extensive program based in the broader community and available to all age groups. Since older people are entitled to participate in many of these programs and can profit from such exposure, it is important that they should be encouraged and stimulated to do so.

The physical and financial limitations of many older people, however, impede them from taking advantage of existing programs. Educational institutions should be urged to make modifications in fees, physical accessibility of classrooms, time of day in which classes are held, etc., in order to include this population among those they serve.

## B. COMMITTEE TO GUIDE AND IMPLEMENT THIS PART OF THE PROGRAM

### *1. Composition*

Individuals living in the neighborhood, particularly retired teachers, librarians, etc.

### *2. Responsibilities*

- (a) Determine the interests of the participants in the program.
- (b) Help to develop educational activities within the center.
- (c) Help to identify and make use of available resources; e.g., speakers, visual aids, etc.
- (d) Work with neighboring educational institutions to communicate the interests and special needs of the older adult, encourage expansion and modification of programs within these institutions and help recruit participants.

## C. STAFF ASSIGNMENT

An educational consultant will work with this committee and help it to carry out its assignment.

## D. TIMETABLE

The educational portion of the program can be initiated as soon as committee members and staff have been recruited.

Personnel: Educational consultant to be responsible for this service, teachers, instructors and specialists, drawn from the elderly where possible.

## INFORMAL RECREATION

Many group service agencies for the elderly presently include recreation as a major component of their programs. A social group work approach is often employed in the conduct of these programs and recreational activity becomes a vehicle through which to implement this approach.

In the Neighborhood Service Opportunity Center, provision for social growth and emotional fulfillment is present in every part of the program. Recreational activity, therefore, within the context of this program, need merely be geared toward relaxed enjoyment and fun, although it is likely that it will also result in educational, emotional and social satisfactions. The opportunity to laugh

and play together is infrequent in the lives of people beset with the hardships of practical realities, and this part of the program tries to provide this opportunity.

#### A. PROGRAM

1. Mass programs: lounge programs, holiday celebrations, parties and games, physical activities.
2. Special interest activities; e.g., painting, ceramics, crafts, drama, dance, photography, music, etc.
3. Excursion, trips, and vacations.

Recreation on a day-to-day basis within the center provides a temporary relief from many of the stresses and problems faced in daily living. However, periodically, most people also require a complete break with routine—a vacation. Subsidized vacations, particularly arrangements with camps to serve the elderly should be explored. In addition to existing programs, special provision might be made to serve greater numbers of people by extending the traditional camp season. A camp might offer its physical facility to the program in the spring or fall, if the latter would take responsibility for supervision and staffing.

#### B. COMMITTEE TO GUIDE AND IMPLEMENT THIS PART OF THE PROGRAM

##### 1. *Composition*

Individuals living in the neighborhood and retired skill specialists.

##### 2. *Responsibilities*

- (a) Determine the interests of the participants in the program.
- (b) Plan activities which meet these interests.
- (c) Act as host for the activities.
- (d) Where possible, staff and assist in the implementation of special interest activities.
- (e) Work with camps to encourage the expansion of existing programs and help recruit participants for these programs.

##### 3. *Training assignment*

A recreation worker will train and work with this committee.

#### C. TIMETABLE

The informal recreation service can be initiated as soon as committee members and staff have been recruited.

Personnel: Recreation workers, skill specialists.

#### DOCUMENTATION AND EVALUATION OF PROGRESS AND VALIDITY OF PROGRAM DESIGN

##### PURPOSE

The program design encompasses a very sizable number of opportunities and services. Since these will be costly and difficult to operate, it is imperative that provision be made to document the experience of each center which conducts part or all of the program. As outlined in No. 10 of the objectives of the program design, measurement techniques should be devised to test validity and progress, so that as each program continues, its strengths can be emphasized and its weaknesses modified. In addition, in the future, such documentation will assist other agencies wishing to introduce similar programs in their neighborhood. Therefore, it is strongly urged that any grant for a neighborhood service opportunity center include funds to finance a thorough evaluation.

##### METHOD

Records should be kept and procedures followed to evaluate the effect of the program in terms of the time and steps required to establish and conduct each service; the number of individuals involved; and the impact upon each individual and the total neighborhood population. To accomplish this, specific knowledge, skills, and tools are required, and, therefore, it would be sound and economical for one central objective body to take responsibility for the evaluation of all of the program. This group should be selected from the staff of a community agency which is interested in and wishes to cooperate; for example a university.



the research department of a voluntary agency, et cetera. It would design the tools and instruments required to measure the effectiveness of the program in its component parts and in its overall totality; collect the necessary data on a periodic basis, evaluate this data; draw conclusions and make recommendations. Some of the questions to which it would address itself include:

1. Was the program able to locate and serve the total aged population in the neighborhood? Did it maintain contact with this group? Did it identify specific needs?
2. Did the program serve to foster and maintain independent living among the aged, and, if so, how?
3. Did the program create new employment opportunities? How many? What kind? Did these opportunities continue on a sustained basis?
4. What opportunities were developed for voluntary participation on a planning, policy, and service level? Which of these responsibilities were carried out successfully by the indigenous participants and why? Which were carried out poorly and why?
5. Did the participants in the program develop new interests and skills? What were they?
6. What efforts for social improvement were conducted? What techniques were used? Did any of these efforts affect basic policy in existing community organizations? Did they encourage similar efforts outside of the program?
7. How long did it take to establish and conduct each component part of the program? How many people were served? Was this an on-going or changing population?
8. What kind of staff people were needed to maintain the program? Could the center have used other kinds of staff with equal or greater effectiveness?

#### GUIDELINES FOR ADMINISTRATIVE ASPECTS OF THE PROGRAM DESIGN

A number of guidelines to administration should be observed in the establishment and conduct of a neighborhood opportunity service center.

##### *1. Auspices*

As mentioned in the introduction, more than 15 community centers, Y's, day centers, and settlement houses have indicated interest in the expansion of their services to the elderly poor and in the establishment of new services. In instances such as these, where the agencies already operate centers for the elderly, the neighborhood service opportunity center will complement existing services. However, since the program design outlines a complete range of opportunities and services, it can also serve as a blueprint for the establishment of a completely new center for the elderly poor in neighborhoods where no such facility presently exists.

##### *2. Involvement of the elderly*

The total program is based upon the involvement of older people in every area of policy, planning, and implementation in cooperation with the board of directors and the staff of the sponsoring center. Although currently in many center programs older members are used in this way to some degree, participation on a policy level is usually limited and does not include representation on all policy committees. To implement this broader approach, it will be necessary to identify those elderly who have leadership ability, help them find their appropriate role in the structure of the program and facilitate their movement into these roles. Lipservice has long been given to the fact that programs for the elderly should exploit the strengths and experience of the participants. This program offers an opportunity to implement this conviction and suggests a number of areas in which older people can assume responsibilities and positions which heretofore have been held by others.

##### *3. Opportunities for participation on paid and voluntary levels*

For some time centers have encouraged their members to perform voluntary services in the planning and operation of their own programs. This approach has fostered a sense of belonging and a sense of responsibility, both of which have important meaning and significance. The program design outlines a number of ways in which older people can continue in this role, as well as a number of opportunities to take on new roles. In cooperation with the program participants, each sponsoring agency should determine whether a particular assign-

ment will be a voluntary or paid responsibility. It should make certain that the strengths inherent in one approach are not destroyed in an attempt to develop the other. Part of this dilemma involves the question: Should a task which has always been voluntary now become paid because the individual is in need of money or should the provision of paid employment be restricted to new and expanded responsibilities? The answer in each specific instance will depend upon the sponsoring center and the attitudes of the participants in the program.

In all instances, persons carrying out voluntary assignments should be reimbursed for all out-of-pocket expenses.

#### 4. *Training*

The success of the program depends upon services performed by the indigenous elderly. They will function primarily through committee structures, and some will move on to operate in independent job assignments. Emphasis has been placed on careful training of these individuals to prepare them for their tasks, and no agency should adopt part or all of the program unless it is ready to take on full responsibility to see that this training is instituted and conducted.

Clear evidence already exists that training is most effective when it takes place concurrently with task assignment. The task assignment should begin immediately after a person is recruited, and the training should be related to experience in the assignment. Unless training is conducted in this fashion, it is likely to have little meaning and will fail to capture and retain the interest of the individual.

#### 5. *Space requirements*

Even the most adequate center facility cannot provide sufficient space for a program of this magnitude. However, the name "Neighborhood Service Opportunity Center" implies that the program need not be confined to one facility and that the entire neighborhood can and should be used as a base of operation. This approach calls for resourcefulness and flexibility both on the part of the sponsoring agency and other community agencies and organizations. Unused or partially used space in schools, libraries, religious institutions, political clubs, fraternal groups, store fronts, housing projects, apartment houses can be used. This not only will provide additional space, but will also serve to expand the function and enrich the service of existing organizations; e.g., a political club might be used as a facility for discussion groups.

#### 6. *Staff requirements*

Professional staff has been listed for each separate part of the program. However, depending upon the extent of responsibility, in many instances one professional will be able to carry several of these responsibilities. Part-time staff can also be used as appropriate.

The number of staff required will depend upon such variables as the areas of the program which the sponsoring agency wishes to pursue, how rapidly it wishes to and is able to implement them, the size and nature of its current staff, the availability of cooperating staff from other agencies, the size of the neighborhood and the number of people to be served. Consequently, it is impossible to project the exact number of staff necessary.

Although in each part of the program design personnel has been suggested in relation to specific disciplines, in many cases representatives of other skills and other disciplines may be equally effective. The program should operate on the basis of flexible professional requirements and staff patterns, not only because this is likely to prove more practical, but also because it will serve to strengthen and enrich the total program.

Administrative staff for a total program include the director of the program who will require three key assistants, each of whom will supervise staff in one of the following areas:

(a) *Training and functioning of committees.*—In each component part of the program, one staff member must carry major responsibility to train and work with committee members. Adequate provision must be made for him to complete this assignment within the structure of his total workload.

(b) *Day-to-day conduct of the program.*—In each component of the program, one staff member must be responsible to supervise and coordinate the activities of professional and nonprofessional personnel as well as volunteers as they carry out their assignments in the day-to-day operation of the Neighborhood Service Opportunity Center.

(c) *Involvement and liaison with community agencies.*—Where provision is made for involvement with community agencies, one or more staff members as required should be responsible to work with each group of community agencies; e.g., welfare organizations, health agencies, employment agencies, etc. Since a basic goal of the program is to affect the policies of these agencies and to increase the availability and effectiveness of their services, commitment to this goal will require that sufficient professional time be allotted to allow for necessary intervention as well as for mutual exploration and planning.

#### RECOMMENDATIONS FOR SPECIFIC ACTION TO IMPLEMENT THE PROGRAM DESIGN FOR NEIGHBORHOOD SERVICE OPPORTUNITY CENTERS FOR THE ELDERLY

During the preparation of the program design, the member agencies of the New York Association of Senior Centers and the New York City Department of Welfare were kept fully informed of each stage of development. More than 15 agencies have indicated their desire, with the help of the antipoverty board, to expand their existing services for the elderly or to establish new services encompassing all or portions of the program design. They have further indicated that due to limited staff they will require help from outside experienced professionals in this field to plan the programs for their respective neighborhoods and to document an application for a grant from the antipoverty board.

Therefore, the New York Association of Senior Centers recommends that the antipoverty board approve a 1-year grant to the association to finance the necessary staff and related expenses to (1) assist interested agencies in developing specific proposals for Neighborhood Service Opportunity Centers for the Elderly for submission to the antipoverty board and (2) to assist agencies to establish new services and programs as soon as these programs have been approved for funding. A centralized service of this kind will be extremely efficient and economical of both time and money, since it can take advantage of the thinking and experience of all agencies involved, it can provide rapid communication between centers, it can facilitate liaison with the antipoverty board and it can provide more highly skilled and experienced personnel than could be commanded by most individual agencies.

The staff of such a central service would consist of a project director with professional background and experience in the field, one full-time or two half-time field coordinators with somewhat similar qualifications, one full-time and one part-time secretary. It is contemplated that the director aided by the field coordinators will confer with each agency planning to carry out the program design to assist in tailoring the overall plan to fit the specific situation in each neighborhood. Emphasis will be placed upon the characteristics of the elderly and the resources available outside of the center. Such planning will necessitate working closely with center boards and staff, with other neighborhood agencies and to the maximum extent possible, with the older impoverished population itself.

#### ACKNOWLEDGMENTS

The New York Association of Senior Centers gratefully acknowledges the cooperation and significant assistance of the following individuals in the preparation of the program design for Neighborhood Service Opportunity Centers for the Elderly:

#### TASK FORCE MEMBERS

- Mr. Harold Arian, New York Metropolitan Region, National Jewish Welfare Board.
- Mrs. Gertrude M. Bolden, Bureau of Special Services, New York City Department of Welfare.
- Mrs. Juliet F. Brudney, United Neighborhood Houses.
- Mr. Joseph A. Despres, New York Association of Senior Centers.
- Mrs. J. Harold Garfunkel, the Educational Alliance.
- Miss Helen Harris, United Neighborhood Houses.
- Mrs. Florence Kennedy, Federation of Protestant Welfare Agencies.
- Miss Wilma H. Klein, New York City Department of Health.
- Mr. Leo Laks, Council Center for Senior Citizens, Brooklyn Section, National Council of Jewish Women.
- Miss Irma Minges, Community Council of Greater New York.
- Mrs. Alice Murphy, Catholic Charities of the Archdiocese of New York.

Mr. Jack Ossosky, Office of Economic Opportunity Project, National Council on the Aging.  
 Mrs. Ira S. Robbins, Goddard-Riverside Community Center.  
 Mrs. Louise L. Schwarz, Central Bureau for the Jewish Aged.  
 Mrs. Louis Tishman, William Hodson Community Center.  
 Miss Angela Zink, Catholic Charities of the Archdiocese of New York.

OTHER INDIVIDUALS

Mrs. Jean W. Carey, Community Service Society.  
 Mr. H. Daniel Carpenter, Hudson Guild.  
 Mr. Alexander Greendale, Community Service Society.  
 Mrs. Maria Kron, Henry Street Settlement.  
 Miss Helen Lokshin, Mt. Sinai Hospital Services, City Hospital at Elmhurst.  
 Mrs. Davida Rabb, Lenox Hill Neighborhood Association.  
 Mr. Sol Rafel, Bronx House.  
 Miss Ollie Randall, National Council on the Aging.  
 Mrs. Janet Sainer, Community Service Society.  
 Miss Arpie Shelton, Isabella Home.  
 Mr. Jerry A. Shroder, State of New York Office for the Aging.  
 Mr. Raymond Soares, Lutheran Social Services.  
 Mrs. Helen Turner, State of New York Department of Mental Hygiene.

ITEM NO. 7

FAMILY & CHILDREN'S SERVICE,  
*Pittsburgh, Pa., August 10, 1965.*

Senator GEORGE A. SMATHERS,  
*U.S. Senate, Washington, D.C.*

DEAR SENATOR SMATHERS: We have just received a letter from Mr. Ted Isenstadt, Department on Services for the Aging, Family Service Association of America, requesting that we forward to you a brief description of our experiences in relation to services to the aging connected with our part in the antipoverty program.

As I would anticipate that each community program will be different, it is probably important to clarify the context in which this agency is involved. The community action program in Pittsburgh is structured as a unit in each of the target areas around three major programs: all aspects of education and enhancement of employability is primarily carried out in each local area by the board of education and the State employment service; a community organization program aimed at developing a feeling of pride and achievement in the community residents is carried out by a local neighborhood serving organization—usually the central settlement house located in the target area; and a family rehabilitation program aimed at picking up all families too disorganized, too depressed, or too confused to relate to or make use of the other two general programs in any way. In order for the family serving unit to reach such family units, literally a door-to-door approach is made. This is not a survey, but actually is a visit with enough time to get the family to talk about what it is concerned about and then making some judgment as to how the family can be helped. The only criteria for selection for ongoing service by the family service unit is that the individual or family unit is not able, because of physical, emotional, or intellectual limitations to make use of the resources that are otherwise available to them. In the door-to-door, block-by-block contacts in the target area in which our unit has this responsibility (an area of roughly about 30,000 individuals with over 65 percent receiving public assistance in some form), we have found a higher proportion of aging than we expected. Since we have been running a sound program of services for the aging for a number of years, we had fully expected to find a number, but not as many as we have. The services that we have been giving to the aging since we began this family service unit under the community action program could be grouped in the following categories:

1. Helping the aging individual with practical problems.

Getting the person to medical clinics or hospitals, going with them, seeing that plans that are set up are carried through, seeing that arrangements are made for transportation, for volunteers to take the person, get the medicine, etc.

Helping with a variety of housing problems; getting legal help when we find an aging person about to lose a home due to delinquent taxes (a surprising number own very dilapidated housing that either is condemned by the health and building department or are delinquent in taxes), or finding ways to evaluate if the housing can be brought up to minimum standards and to find resources for repairing if this is the feasible plan; helping the aging to find better quarters, when this is necessary, either in relation to neighborhoods where they are already located, or into public housing if they accept this.

Providing housekeepers to do some of the heavy work in the home and to accompany the aging on shopping trips; organizing neighbors to do this where feasible.

Exploring the financial situation of each to make sure that they have not overlooked some resource (we have found two overlooked pensions so far), providing emergency funds for acute need (but not for ongoing maintenance), providing funds for trips to town or to activities once the old person is stimulated to attend.

2. Working to clarify community contacts and neighbor contacts that are available to the aging persons.

We have found that in spite of the claim of severe loneliness, that many living around the aging person are aware of the individual and that there are a number of contacts that can be built on and encouraged.

In some of the situations, the overpowering physical deterioration has tended to alienate the neighbors because of the demands that the old person is making. If we are able to meet some of the problems with other resources, such as a housekeeper, the neighbors are willing to get involved again. In this respect we are finding that there is a great deal of local contact resources that can be built on, which is very good since the usual volunteer available for "friendly visiting" would be most inappropriate. We are putting a good deal of staff focus on working on these neighborhood contacts and encouraging them.

3. Working at developing stimulation of the aging to get them involved in something other than themselves.

A good deal has been said about providing employment resources for this age group but in our experience in the community action program this is not appropriate to the aging that we are finding. None so far would be able to work, no matter how light the assignment might be. Our concern is that there might be too specific focus on employment resources that would overlook the need for a much broader program of resources for stimulation to counteract the natural deterioration of the aging process. To date we have not found any answer to this but feel that a good deal of attention should be given to this point. We are trying to encourage those who can still travel (that is have enough energy or are not too limited by physical conditions) to attend the meetings of the various citizen committees associated with the local community action program, or to go visiting or to go shopping, etc.

We do find that there are two immediate areas of service that we would like to see implemented in a program for the aging either as a part of the community action program or on a general program basis for the community. The first of these is to have one or more persons who would serve as "stimulators" in the community. These "stimulators" would not provide any services to the aging themselves, but would be spending all their time organizing the incipient interests of already organized community groups to take on some needed services for the aging—such as putting youth groups in touch with the aging that need errand services, or help with home maintenance on a simple basis, or even fixing up places that have run down due to the physical and economic limitations of the aging person—such as a youth work camp idea. The stimulator could get groups to be a lot more sensitive to aging members who have dropped from contact because of advancing limitations. (We find that a lot of old people get lost in relation to these groups.) The stimulator would also work with the direct service programs to find out what the needs are in the community. The basic idea behind this is that there is a lot of service that is needed for the

aging that just cannot be provided by the formal service agencies. Much more informal help must come directly from the community. It is our feeling that the community is not adverse to this, and vaguely feels that something should be done, but does not know specifically just where or how it can best apply itself.

The second need is for the development of some congregate living arrangements that will provide built-in supervision so that a number of aging living in the community will have all the required stimulation and support to offset the natural tendency to become overwhelmed, depressed, and discouraged. We find the need for setting up some arrangements where there is one person who takes a personal interest, keeps track of how the aging person is getting along, helps with the heavy housework when necessary, keeps track of the eating needs and can do some of the cooking where this is necessary. For years we have run a few supervised boarding homes that tolerated some very confused and physically limited aging who did not need a mental hospital or nursing care. But individual homes are in short supply and we are suggesting that some of the public housing projects can build in such a supervising person to live on the floor and can be responsible for a group. We are finding that some of the nursing home operators are also interested in providing a similar service as an adjunctive service to their nursing home and can make this a paying proposition. However, our concern is that there also be resources for the large group of the aging that would not be able to pay the fees necessary for the programs of the nursing home operators. This is why we are interested in seeing what might be worked out in relation to the public housing resources in the area.

In summary, it is our experience to date, that if the local CAP program has a plan of contacting all families in a given area (not waiting for referrals or for the initiative of individuals) that there will be a good deal of direct contact with the aging in the community who will need a lot of patient help with a number of specific services. A specific program, directed towards the aging population, will tend to attract only those who are able to make themselves known.

Sincerely yours,

HENRY FREEMAN, *Executive Director.*

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ITEM NO. 8

STATEMENT AND LETTERS FROM OFFICERS OF INTERNATIONAL UNION, UNITED AUTOMOBILE, AEROSPACE & AGRICULTURAL IMPLEMENT WORKERS OF AMERICA-UAW

INTERNATIONAL UNION, UNITED AUTOMOBILE, AEROSPACE &  
AGRICULTURAL IMPLEMENT WORKERS OF AMERICA-UAW.

*Detroit, Mich., June 9, 1965.*

HON. GEORGE A. SMATHERS,  
*U.S. Senate, Chairman, Special Committee on Aging,  
Senate Office Building, Washington, D.C.*

DEAR SENATOR SMATHERS: I am most appreciative of your cordial invitation for me to testify before the Special U.S. Senate Committee on Aging of which you are chairman. Since it is not possible for me to accept your invitation for the June 16, 1965, date, I am taking advantage of your offer to submit a brief statement with the understanding that it may be possible at a later date for me to make a full statement. I heartily endorse the interest expressed by your committee in exploring programs of the Office of Economic Opportunity as they affect the elderly.

It is, of course, of great importance that in the war on poverty we place substantial emphasis on the needs of our older citizens. It is well known to you, I know, that one out of every three families in the poverty group in the United States is headed by a person age 65 or older. Due to the advances in our standards of living and the miracles of modern medical science, our older citizens are living longer, although there is often question as to whether as a society we have done enough to make life worth living for them. The average male American today at 65 has an additional life expectancy of almost 13 years; (his wife

at the same age has an added expectancy of almost 16 years); at 70 his life expectancy is over 10 years; at 75 it is almost 8 years.

The problem of poverty among the elderly takes on additional meaning when we recognize that the larger number of these people have lived productive lives and have been contributing citizens of our society. In the latter part of their lives they now find themselves living in the twilight zone of subsistence to which most of them have not been accustomed and for which the adjustments are severe.

When it is recognized that the average OASDI benefit payments in mid-1964 were only \$327 for a retired worker and \$1,433 for a married couple, the inadequacies of the payments under our social security system are highlighted. I hope your committee will give consideration to measures which will substantially increase the benefits for already retired workers to bring them to a level well above that now being received and well above those contemplated in H.R. 6675 now before the U.S. Senate.

More than 2 million older citizens are receiving public assistance, and almost all of them are living substantially below the poverty level. I have been deeply concerned over the fact that last year the average old-age assistance monetary benefit was only \$61.46 a month. Furthermore, the average benefits vary considerably among the States, ranging from more than \$108 in California to \$38.40 in Mississippi.

As part of the wide-ranging war on poverty I would recommend that your committee give consideration to recommendations which would establish national minimum standards for public assistance on a level of payments consistent with the actual needs of older people.

I know you are well aware of the extensive medical needs and medical expenses of the elderly. I am interested in seeing developed demonstration programs that would make possible comprehensive health services for older persons beyond those envisaged in H.R. 6675. I understand there is already considerable evidence that many older persons now bedridden or confined to their homes because of crippling and disabling conditions could through the use of modern rehabilitation services be helped to become ambulatory and to become active parts of the community again. There are opportunities in the poverty programs to work with groups of the elderly and to demonstrate that the use of new medical knowledge can enable them to lead more meaningful and satisfying lives.

There has been until now, and properly so, considerable emphasis in the poverty programs upon involvement of the disadvantaged in planning and carrying through new poverty projects. I recommend that your committee look into the possibility of more actively involving the aged, who are also poverty stricken, in such programs, for they, too, in large numbers, need to be brought back into the mainstream of American life.

I am enthusiastic about the potentialities of the OEO project "Operation Headstart." This imaginative program I believe holds bright promise for helping the very young. I would be interested in seeing, too, the involvement of numbers of the aged, on a demonstration basis, in the work of "Operation Headstart" for many have the background, the experience, and the temperament to work with the youngsters who will be participating in these programs.

The increased longevity of the aged means not only that they will be members of the society for longer periods of time but that larger numbers of them will be coming into the group past 65. For many there may well be opportunities for them to become self-sustaining or to continue to be self-sustaining, if they were helped to get into small businesses and to develop skills which they could use on a part-time basis in some of the service trades and industries. Accordingly, I would urge that your committee look further into these opportunities for the elderly in connection with programs which the Office of Economic Opportunity has already launched.

As you are well aware, the war on poverty must be fought on many fronts and I therefore am pleased that your committee will be giving careful attention to this sector of the problem. Please be assured of our continuing interest and support for your efforts.

Sincerely,

WALTER P. REUTHER,  
*President, International Union, UAW.*

INTERNATIONAL UNION, UNITED AUTOMOBILE,  
AEROSPACE & AGRICULTURAL IMPLEMENT WORKERS OF AMERICA-UAW,  
*Detroit, Mich., June 10, 1965.*

Senator GEORGE SMATHERS,  
*Chairman, Senate Committee on Aging,  
New Senate Office Building,  
Washington, D.C.*

DEAR SENATOR SMATHERS: In response to a request from Bill Norman of your staff, I am happy to present a brief summary of my views on the problem of reaching the aged poor in the community action and VISTA phases of the programs of the Office of Economic Opportunity.

It has been my pleasure to serve as Chairman of an Advisory Committee on the Problems of the Aged Poor set up informally by the Office of Economic Opportunity last February. The Committee has discussed a number of specific approaches to reaching and serving those among the aged who are living in poverty. I assume that Mr. Shriver and members of his staff will elaborate on some of the Committee's findings and recommendations in testimony before your committee. I, therefore, will not attempt to cover this in any detail in this communication.

I would like, however, to mention a few of the basic considerations which underlie the Advisory Committee's thinking: First, we recognize that for those older people who depend entirely upon social security and old-age assistance for income, there needs to be an overall reappraisal of the adequacy of these programs as a bulwark of economic support. While a comparatively small number of these people could benefit from liberalized opportunities for earnings from gainful full- or part-time employment, the vast majority are really in need of a more adequate income maintenance program which recognizes their needs for a modest but adequate budget to provide a modest but adequate standard of living. The 7-percent increase in social security proposed in the bill passed by the House is only a feeble start in the direction of meeting this basic need. The 15-percent increase recommended by the Advisory Committee on Social Security as of January 1, 1965, is a further step in the right direction but, again, it goes only part of the way toward meeting the needs, particularly for those on the lowest levels of benefits.

The hospital insurance provisions of the Mills bill passed by the House is another important step in the right direction since we know that the costs of serious illness are probably the most important single factor influencing the steady enrollment of new cohorts of older people on the State old-age assistance rolls.

The extension and expansion of new opportunities for low and moderate income housing for senior citizens and the application of rent supplementation to enable low-income aged to take advantage of such housing is another important step in the right direction.

The enactment of the Older Americans Act with its provisions for grants to States and nonprofit groups for planning, research, training, and demonstration projects in behalf of improved services to older people will also materially enhance the ability of most States and communities to reach and serve more of those older Americans who are living in poverty.

But there is still a very largely unrecognized need to promote the establishment and implementation of social machinery which reaches out to the aged poor and reestablishes for them a relationship to the rest of society. Loneliness, isolation, disillusionment, and despair are all too frequently the most appropriate words we can find to describe the condition of the vast majority of the aged poor. Sociological studies have been done which rationalize this condition by use of the word "disengagement"—which suggests that older people prefer to withdraw and to "live alone and like it." Perhaps some do, but I would guess that the vast majority withdraw only to protect themselves from the cumulative insults of low income, failing health, loss of friends and neighbors, loss of job and status, etc. To "reengage" these older people, and, more important, to prevent or retard their disengagement with its heavy social and economic costs to society is, to me, the great challenge we face. In this respect, the Office of Economic Opportunity can make a most effective contribution through the sponsorship of national programs designed to help communities to reach out to the aged poor, to define their needs for help from existing agencies, to refer them to such services, to create



new services where existing ones are inadequate, and to create useful roles, with some remuneration, so that older people can help others and at the same time help themselves. These are practical and achievable objectives which can help the older poor and at the same time prevent or arrest the great social costs of catastrophic mental and physical illness which derive from social and economic neglect of the aged.

Without going into detail, I would like to suggest several practical examples of how this might be done. We know many additional people will be needed as practical nurses, nurses aids, home aids, and friendly visitors under the new medicare program. No group in America is better equipped by a lifetime of work and homemaking experience to provide these services, if properly selected and trained, than the middle aged and aged poor.

Another crying need in the early stages of the medicare program will be for persons who can inform and advise older people as to their rights and options under the various hospital insurance features of the Mills bill. Why can't middle aged and older poor persons be recruited and trained to provide this kind of information and counseling service?

Our committee has considered many ways in which older people can be recruited and trained to serve young people—either as volunteers or with modest remuneration—as teacher aids, as foster parents or grandparents, as day-care center helpers or monitors, as “storytellers,” etc. The important points to achieving these possibilities are:

(1) That we must reach out to the older poor and bring them into our program thinking.

(2) That we must establish machinery whereby they are served in accordance with their needs.

(3) That we must be prepared to follow through to see that they are served.

(4) That we must be prepared to motivate, train, assign, and supervise those who can help others.

(5) That we must provide them with sufficient income so that they can afford to “return” to society as useful and functional citizens.

(6) That we must recognize the limitations in physical strength, formal education, and economic resources which, in turn, will limit the role which individual older people can reasonably be asked to assume.

Finally, let me say that I believe that other departments and agencies have responsibility in improving the condition and status of the older poor. The Labor Department can do much more than it is now doing in counseling, training, job development and placement of the middle-aged and aged poor. The Department of HEW can do much more through many of its administrations and bureaus to improve the health, education, and income status of the older poor, and to protect them from exploitation as consumers of drugs and medical and pharmaceutical services. The Department of Agriculture can certainly do more in housing, extension education, and surplus foods to reach to the aged poor in the rural and rural-industrial areas of our country. The Department of Commerce can do more through its Small Business Administration to help the middle-aged and aged poor to set up and operate successful self-employing enterprises.

What is needed more than almost anything else is a sense of commitment and compassion which permeates the public and voluntary structures of our society in such a manner that the middle-aged and aged poor are given a sense of belonging and involvement in the Great Society. To me this is of equal importance with our commitment to overcome other aspects of our social neglect of so-called minority groups, youth, the physically handicapped, the mentally ill and other culturally and economically deprived groups.

May I conclude by thanking you, and your fellow committee members and staff for bringing this problem into national focus. May God bless you for your sense of justice and compassion.

Sincerely yours,

CHARLES E. ODELL,  
*Director, Older and Retired Workers Department.*

*Milwaukee, Wis., June 10, 1965.*

Senator GEORGE SMATHERS,  
 Chairman, U.S. Senate Special Committee on Aging,  
 New Senate Office Building, Washington, D.C.

DEAR SENATOR SMATHERS: It has been brought to my attention that on June 16 the U.S. Senate Special Committee on Aging will hold hearings on whether the aged are being sufficiently involved in the poverty program and other pertinent issues.

Because of the coming hearings, I have compiled the enclosed testimony regarding the plight of senior citizens of Wisconsin and also what we of the UAW, in cooperation with other groups, have attempted to do in La Crosse, Wis.

I am hopeful that this testimony will be of some value to you and the committee relative to these most important hearings.

Sincerely,

ROBERT GAVIN,  
 International Representative, Region 10,  
 UAW Older and Retired Workers Department.

#### TESTIMONY

At the direction of Mr. Harvey Kitzman, director, Region 10 of the United Auto Workers and in cooperation with various labor, business, and civic groups, a Senior Citizens' Center has been established in the city of La Crosse, Wis.

While a program of this nature is no longer unique throughout these United States, it is in this specific area, and also because it is being established in cooperation with all segments of society.

This project was not undertaken on the spur of the moment, but only after a full and comprehensive survey of the senior citizens' needs in the area had been conducted. While the study proved quite conclusively that there was a definite need for a program of this type, it also brought out many other factors of which I would like to relate for your deliberations.

This study pointed out the fact that the senior citizens are tragically lonely and that they, in many instances, have completely withdrawn from society not because of desire, but because they feel that they have been passed by. In many instances this feeling of having been rejected by society is overwhelming.

It pointed out, further, that many are fearful that a tragic illness will leave them penniless and with huge doctor and hospital bills and, while we have one of the better Kerr-Mills programs in the State of Wisconsin, they resent the fact that to become eligible for benefits, it is practically necessary for them to become charges of the State.

However, most of all, it brought out the lack of funds to purchase the necessary staples to continue to live in decency and dignity. Many of them are actually paying more in rent than their monthly income amounts to; others are eating on less than \$1 per day. For many an opportunity to ride on a bus has become a rare pleasure. Their homes, in many instances, are substandard.

These facts I bring to your attention are not unique to the city of La Crosse, Wis., they exist in practically every community in our great State and in the neighboring State of Minnesota which I service also.

In 1963 a statewide survey was conducted in Wisconsin regarding income of senior citizens. It was found that where the head of a household was 65 or over, the average income was \$1,277 per year; a single person over 65 had an average income of \$832. This income, I am sure, cannot and will not assure our seniors the opportunity to live out their twilight years in the decency and dignity that they deserve.

I have had the opportunity to talk to literally thousands of seniors in all sections of the States I service as an Older and Retired Workers Representative of the U.A.W. and from many I receive the same story: "My income doesn't meet my expenses, so what do I do?" For many it means either depriving themselves of food or the necessary lifesaving drugs; obviously, for the majority who are in this position, they go without the food. Others are paying more in rent than they are receiving in income and so the story goes in every community.

It is my sincere feeling that, while great strides have been made in the area of programs beneficial to our 19 million senior citizens, much remains to be done. The poverty program has, by and large, bypassed this segment of society. The

food stamp program which is in operation in certain areas should be expanded to all regions, and made available to the seniors.

With regard to the drop-in center in La Crosse, this is but a beginning, there is a need for programs of this type all over the Nation, and only through co-operation of the Federal Government can this be achieved.

Our senior citizens' talents, knowledge, and wisdom is too important a commodity to be shunted aside. The time to preserve this is now.

Respectfully submitted,

ROBERT GAVIN,  
*International Representative, Region 10,  
UAW Older and Retired Workers Department.*

(Additional statement on Wisconsin activities on p. 226.)

STATEMENT BY MELVIN A. GLASSER, DIRECTOR, SOCIAL SECURITY DEPARTMENT,  
UAW, AFL-CIO

I am very pleased to have this opportunity to testify before the Special Senate Committee on Aging. We in the labor movement are vitally interested in improving the lot of our older citizens and have fought for many years to improve the social, economic, and health conditions of the elderly. We heartily endorse the interest expressed by your committee in exploring programs of the Office of Economic Opportunity as they affect the elderly. We at the UAW are on record in support of the Economic Opportunities Act of 1964. And we strongly believe that the poverty program should be a balanced one which meets the needs of the impoverished elderly as well as the needs of the young. We were gratified to hear Mr. Shriver's announcement that a national study group has been created to find effective ways of helping the aged poor.

It is, of course, of great importance that in the war on poverty we place substantial emphasis on the needs of our older citizens. As a nation, we cannot be proud that many aged people are struggling to stay alive on grossly inadequate pensions and social security payments, that many live in dingy, lonely rooms in rundown, antiquated hotels and rooming houses, that many dread sickness and the loss of their tiny savings, and that many fear even more that they will die and be buried as paupers. It is well known to you, I know, that one out of every three families in the poverty group in the United States is headed by a person 65 or older. Some estimates indicate that at least one-half of our elderly citizens live in poverty.

In a recent year, the median annual money income from all sources was only \$3,204 for families headed by those aged 65 and over, as contrasted with \$7,040 for families headed by those aged 45 to 54. The median annual income of unattached individuals aged 65 and over was \$1,248 as contrasted with \$3,129 for those aged 45 to 54. Due to the advances in our standards of living and the miracles of modern medical science, our older citizens are living longer, although there is often question as to whether as a society we have done enough to make life worth living for them. The average male American today at 65 has an additional life expectancy of almost 13 years (his wife at the same age has an added expectancy of almost 16 years); at 70, his life expectancy is over 10 years; at 75 it is almost 8 years.

Due to the growing life expectancy our aged are increasing in number from year to year and becoming a larger proportion of our total population. Of greater significance is the fact that more Americans in the future will live to the upper end of the old-age continuum. Estimates indicate that the total aged population, 65 and over, will increase between 1960 and 1975 by about 33 percent. The size of the population 85 and over will increase according to current estimates by nearly 80 percent. Despite a greater proportion of older persons, a modern society requires a smaller proportion of their older members in the active labor force. Thus a crucial factor in the poverty status of the aged is nonemployment. Nonearners will increase as population and medical and industrial technology continue to have their impact on the number of aged persons not in the labor force. Among all those aged 65 and over, less than a third of their total income was earned. Perhaps some of the aged poor can be helped to become self-sufficient through appropriate motivation and training, but the majority of the aged poor cannot be helped in this way.

I think it is significant that UAW members have recognized this need and have attempted to do something about it. In 1964, UAW members were willing

to commit a large part of their present bargaining package to deferred benefits such as pensions, insurance, and other survivor benefits. Furthermore, our present workers were willing to forego other potential benefits to increase to more adequate levels the benefits of already retired UAW members.

I do not mean to imply by this discussion that the financial needs of the retired elderly are being met by private sources. Only one-sixth of the workers in the Nation are covered by private pension plans and many of such plans are not at the level of those recently negotiated by the UAW. We must face the fact that the aged poor will be lifted out of poverty only by raising the level of public support. And present public programs for income maintenance fail to provide an adequate standard of living for most of the elderly.

Our system of old-age insurance, social security, has not accomplished its original purpose of assuring adequate income to the aged. When it is recognized that the average OASDI benefit payments in mid-1964 were only \$927 per annum (less than \$18 per week) for a retired worker, and \$1,433 per year (less than \$28 per week) for a married couple, the inadequacies of the payments under our social security system are highlighted. And our aged citizens cannot depend on their assets to meet their needs. Among all couples receiving OASDI benefits, fully half have less than \$1,000 in accumulated assets, excluding real property. Among nonmarried beneficiaries and survivors, a full half have financial assets of less than \$500, and less than a fifth have \$5,000 or more.

Whether we move in a significant degree to provide nonpoverty incomes to our aged depends not on the ability of the economy, but rather on the willingness of the Nation to share the benefits of an expanding economy with the aged. The proportion of national income devoted to the aged is nowhere near the proportion that the aged represent in the total population.

Many of the aged poor have lived productive lives and have been contributing citizens of our society. In the latter part of their lives, they find themselves living in the twilight zone of subsistence to which most of them have not been accustomed and for which the adjustments are severe. Our aim should be to avoid a substantial decrease in the standard of living of persons at the end of their working lives. And our present social insurance scheme fails to accomplish this goal. Both Germany and Sweden provide for a pension level of 60 percent of a person's average working life earnings and certain other European countries provide for 50 percent or above. Pension levels in relation to average wages fall below 30 percent in the United States.

I hope your committee will give consideration to measures which will substantially increase the benefits for already retired workers to bring them to a level well above those now provided by the passage of H.R. 6675. The 15-percent increase recommended by the Advisory Committee on Social Security as of January 1, 1965, is a step in the right direction but it goes only a part of the way toward meeting the needs, particularly for those on the lowest levels of benefits. This proposal is conservative when compared with the experience of other countries. As of December 31, 1964, approximately 3 percent of our national income was allocated for social security benefits for the aged. Compare this with 5.3 percent for Denmark, 5.1 percent for Italy, 4.4 percent for New Zealand, 4.6 percent for Sweden, 4.7 percent for Switzerland, and over 8 percent, almost three times the United States percentage, for Germany.

More than 2 million older citizens are receiving public assistance, and almost all of them are living substantially below the poverty level. In a recent year, among those 65 and over receiving old-age assistance but not receiving OASDI benefits, almost 100 percent of the married couples, 87 percent of the unattached men, and about the same percent of the unattached women, including widows, lived below the top of the poverty level. The U.S. Bureau of Labor Statistics estimates it costs about \$3,000 for a retired couple to live at a "modest but adequate" level in a big city, and \$2,500 in a smaller community. For the retired individual, the BLS budget is \$1,800. The tragic fact is that even this level of "adequacy" is beyond the reach of most older Americans. And the BLS budget is the most generous of the various current standards.

I have been deeply concerned over the fact that last year the average old-age assistance monetary benefit was only \$61.46 a month. Furthermore, the average benefits vary considerably among the States, ranging from \$108 per month in California to \$38.40 in Mississippi.

As part of the wide-ranging war on poverty, I would suggest that your committee give consideration to recommendations which would establish national

minimum standards for public assistance on a level of payments consistent with the actual needs of older persons. Furthermore, arbitrary and restrictive requirements with regard to residence, citizenship, relatives' responsibility, and liens against property provisions should be eliminated. It makes absolutely no sense to have varying eligibility standards for public assistance so that the receipt of aid depends on where one lives. As you know, eligibility standards and the extent of assistance differ within States and among States. Consequently, many needy persons fall in the gaps and go without aid.

We know that the costs of serious illness are probably the most important single factor influencing the steady enrollment of new cohorts of older people in the State old-age assistance rolls. It has been extensively documented that the medical needs of older people and their use of health services are far greater than the rest of the population. But their financial resources for meeting such needs are smaller and they have less access to the financial advantages of group health insurance.

The new medicare program will go far in preventing medical indigency among our older citizens. However, I am interested in the development of demonstration programs that will make possible comprehensive, high-quality health services in addition to those provided by the new program. There is considerable evidence that many older people now bedridden or confined to their homes because of crippling and disabling conditions could, through the use of modern rehabilitation services, be helped to become ambulatory and resume active participation in the community. I would like to recommend that demonstration projects be set up to evaluate the extent to which elderly persons now bedridden in nursing homes or in their own homes can be rehabilitated and returned to active life. Many persons now in nursing homes could perhaps function in their own homes if organized home care programs, offering rehabilitation services, were available and adequately financed.

Nursing homes might pool their resources in order to share the costs of providing modern rehabilitation services to patients. The feasibility of such a plan needs to be studied.

A project needs to be started which would encourage persons in the community to accept ambulatory aged persons into their homes. Many aged persons are doomed to permanent institutional care because they have nowhere else to go. An arrangement could be worked out so that a nursing home or hospital would readmit the aged person in case of medical emergency. Such a project could make the elderly person's life more meaningful and at the same time would accelerate patient turnover in nursing homes. An emphasis on rehabilitation instead of custodial care could then be effected.

Projects designed to encourage early treatment and prevention would enable many elderly to avoid permanent disability. The major problem in this respect is the lack of a financing mechanism to cover the costs of such care.

Long-term drug therapy is a common experience for many of the aged with chronic disease. Many will need drugs for the rest of their lives. Drugs, which now consume 20 percent of the consumer's medical dollar, are beginning to approach doctors' fees and hospital charges in importance. Studies have been documented that the payment of prescription expenses is a problem for the aged community. Twenty-five percent of the per capita health expenditures of the aged community is for drugs. On the average, they spend twice as much for medicines as does the whole population.

Various alternative have been proposed to ameliorate the burden of drug costs for the elderly but virtually nothing has been done to meet this need. What we need are new approaches and new patterns which will enable the elderly to receive necessary medication, regardless of the ability to pay.

Accordingly we would like to propose that several Blue Cross-Blue Shield plans be encouraged to undertake demonstration projects to evaluate the various alternatives for meeting the drug needs of the elderly poor.

These studies should cover but not be limited to the following subjects:

- (a) Prepayment plans which include medication as a benefit:
- (b) The use of generic (nonproprietary) names instead of patented and non-patented trade name products:
- (c) The value of centralized purchasing and distribution:
- (d) The development and use of fixed-price schedules:
- (e) Any combination of the above.

Our UAW retired worker centers have worked out an arrangement to provide discounts on prescriptions and pharmaceuticals for our retired workers. Such arrangements could be developed for the elderly in other senior citizen centers throughout the United States.

Projects to protect the elderly from health frauds and quackery should be organized. Studies have shown that older Americans are particularly vulnerable to modern, sophisticated methods of quackery and high-pressure salesmanship of worthless treatments and products. Consumer education programs could be set up in retired worker centers to help protect the elderly from such fraudulent practices.

The goal of a decent home for every American has not been realized for our elderly citizens. According to 1960 census data, nearly 2,750,000 households where the head was 65 or over were deficient; that is, dilapidated, deteriorating, or lacking some or all plumbing facilities. It has been estimated that in total as many as 5 million elderly persons and couples are in some way unsuitably housed. I strongly support the extension and expansion of new opportunities for low- and moderate-income housing for aged citizens.

About 70 percent of the Nation's elderly live in urban areas. Of these urban elderly, 58 percent live in the central city. Consequently, many elderly persons are displaced by urban renewal programs. In many instances this displacement results in a worsening of the position of the elderly poor.

I am aware that your subcommittee is studying this problem. The UAW is in complete agreement that increased attention should be given to an evaluation of the methods of relocation and rehousing of displaced persons. Urban renewal programs must be a positive force in improving the living conditions of the elderly.

The enactment of the Older Americans Act with its provisions for grants to States and nonprofit groups for planning, research, training, and demonstration projects in behalf of improved services to older people will also materially encourage most States and communities to reach and serve more of those older Americans who are living in poverty.

The UAW supports your committee's recommendation that a National Senior Service Corps be created. The creation of such a corps under the OEO could well involve members of the aged in useful projects which would increase their feelings of worth as well as provide important community service.

There has been until now—and properly so—considerable emphasis in the poverty programs upon involvement of the disadvantaged in planning and carrying through new projects. But there is still a very largely unrecognized need to promote the establishment and implementation of social machinery which reaches out to the aged poor and reestablishes for them a relationship to the rest of society.

Certain trends in our society have conspired to reduce to a marked degree the functions and rank possessed by the aged in our society. Practices such as forced retirement or simply discharge because of obsolete skills leave the elderly person bereft of social function and life rationale; he has no occupation and little place in the families of his children or in any other group. Loneliness, isolation, disillusionment, and despair are all too frequently the most appropriate words we can find to describe the conditions of the vast majority of the aged poor.

Some would suggest that older people prefer to withdraw and "to live alone and like it." Perhaps some do, but I would contend that the vast majority withdraw only to protect themselves from the cumulative insults of low income, failing health, loss of friends and neighbors, loss of job and status, etc. To reengage these older people, and more important, to prevent or retard their disengagement with its heavy social and economic costs to society is, to me, the great challenge we face. In this respect, the Office of Economic Opportunity can make a most effective contribution through the sponsorship of national programs designed to help communities to reach out to the aged poor, to define their needs for help from existing agencies, to refer them to such services, to create new services where existing ones are inadequate, and to create useful roles, with some remuneration, so that older people can help others and at the same time help themselves.

These are practical and achievable objectives which can help the older poor and at the same time prevent or arrest the great social costs of catastrophic mental and physical illness which derive from social and economic neglect of the aged.

I would like to suggest several practical examples of how this might be done. We heartily endorse the recently announced "foster grandparents plan." This program will involve the elderly in meaningful activity as well as provide company, friendship, and help to neglected handicapped children. We would be interested in seeing, too, the involvement of numbers of the aged, on a demonstration basis, in the work of Operation Head Start for many have the background, the experience and the temperament to work with the youngsters who will be participating in these programs.

The new medicare program offers another opportunity for productive use of the skills and resources of our aged citizens. We know that many additional people will be needed as practical nurses, nurses aids, homemaker aids, physical therapy aids, and friendly visitors under the medicare program. No group in America is better equipped by a lifetime of work and homemaking experience to provide these services, if properly selected and trained, than the middle aged and aged poor.

Another crying need in the early stages of the medicare program is for persons who can inform and advise older people as to their rights and options under the various insurance features of H.R. 6675. In fact, our own UAW retired workers centers can be used to recruit and train middle aged and older poor persons to provide this kind of information and counseling services. Why can't demonstration projects be set up in senior citizen centers all over the country to train the elderly to help implement the medicare program?

I am sure that there are many ways in which older people can be recruited and trained to work with young people either as volunteers or—with modest remuneration—as teacher aids, as foster parents or grandparents, as day care center helpers or monitors, as "storytellers," etc.

VISTA offers further opportunity for involvement of aged persons into the mainstream of American life. To succeed VISTA projects must be designed to meet the special needs and capabilities of the aged. I am sure that there are many needed projects which could be structured to fall within the capabilities of the aged. Extensive travel and physically demanding tasks should not be required or necessary for aged VISTA volunteers.

Planners of community action programs could establish special divisions devoted to involving and serving the elderly. The aged require many special services such as legal counseling, vocational placement, and preretirement counseling. Specially trained elderly persons as well as younger persons trained in problems of the aged could staff these special divisions of community action programs. Such divisions could serve as "one-stop" community information and referral centers for older citizens.

To achieve the above possibilities, several important points need to be emphasized.

1. That we must reach out to the older poor and bring them into our program thinking.
2. That we must be prepared to follow through to see that the aged are served.
3. That we must be prepared to motivate, train, assign, and supervise those who can help others.
4. That we must provide elderly persons with sufficient income so that they can afford to "return" to society as useful and functioning citizens.
5. That we must recognize the limitations in physical strength, formal education and economic resources which, in turn, will limit the role which individual older people can reasonably be asked to assume.

The goal of full employment has yet to be realized. On the free labor market, older workers are in a traditionally marginal position—the last hired and the first fired. One overriding factor governs whether older people work; when labor is scarce, the elderly have jobs; when labor is abundant, they do not. Under conditions of less than full employment, the aged are especially vulnerable.

We urge that the committee support the administration in taking basic economic and planning measures which will insure full employment.

Another high priority goal is the establishment of a minimum income below which no American should be permitted to fall. In our urbanized and industrialized society, the worker is at the mercy of disruptions in the economic system. Technological innovations further contribute to the insecurity of the work force. Our affluent society can well afford to place a high value on human resources and on social rights for their own sake. This is necessary before a life of genuine dignity and respect will be possible for older people—or for the young.

Finally, let me say that I believe that departments and agencies other than OEO have responsibility in improving the condition and status of the older poor. The Labor Department can do much more than it is now doing in counseling, training, job development, and placement of the middle aged and aged poor. Specifically, discriminatory personnel policies which prevent middle aged and older persons from obtaining employment for which they are qualified should be discouraged. The Department of HEW can do much more through many of its administrations and bureaus to improve the health, education, and incomes of the older poor, and to protect them from exploitation as consumers of drugs and medical and pharmaceutical services. The Department of Agriculture can certainly do more in housing, extension education, and surplus foods to reach the aged poor in the rural and rural-industrial areas of our country. OEO must seek the cooperation of existing volunteer agencies and closely consult with them in projects affecting the elderly.

What is needed more than almost anything else is a sense of commitment and compassion which permeates the public and voluntary structures of our society in such a manner that the middle aged and aged poor are given a sense of belonging and involvement in the great society. To me, this is of equal importance with our commitment to overcome other aspects of our social neglect of minority groups, youth, the physically handicapped, the mentally ill and other culturally and economically deprived groups.

To assist those who are presently poor and to create a society in which abject poverty for anyone is banished are worthy goals for our America. They need not be distant dreams, but to make them real we shall have to use every ounce of intelligence, imagination, and initiative to build workable programs that are specific and reasonable. These programs will have to be aimed both at helping the poor and at changing the social and economic structure of the country as required.

As you are well aware, the war on poverty must be fought on many fronts; and I, therefore, am pleased that your committee will be giving careful attention to this sector of the problem. Please be assured of our continuing interest and support of your efforts.

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#### ITEM NO. 9

##### DETROIT'S WELL-BEING PROJECT FOR AGING

UNITED COMMUNITY SERVICES OF METROPOLITAN DETROIT,  
*June 14, 1965.*

DEAR MR. CHAIRMAN: I am sending some information on the well-being project. I hope that it will be of service to the committee. Please let me know if I can offer any further information or help.

Sincerely,

Mrs. MARY K. GUINEY, ACSW,  
*Planning Consultant, Services to the Aging.*

##### WELL-BEING PROJECT FOR AGING

###### BRIEF BACKGROUND

Formal approval of a community health project grant was given on April 1, 1964. This grant made it possible to launch the well-being program on a neighborhood basis and on a scale large enough to create an impact on patterns of service to the aging in the 128 cities, villages, and townships within the purview of United Community Services—and hopefully to be felt beyond the boundaries of metropolitan Detroit. It will be recalled that the project was designed to prevent health crises and social breakdown of "average" retired and older persons living in their own homes and to foster and support their efforts to remain independent and self-sufficient. It grew out of the long-held belief that much confusion and misery could be avoided if ways could be found to reach and serve the elderly who show up in statistics on population, income, disease, etc., but about whom so little is known in terms of their individual health and social functioning until disaster strikes.

The office space and related services furnished by the Detroit Housing Commission in centers already established for neighborhood improvement saved much



time and effort in getting the project underway. The Visiting Nurse Association, through its supervision of the public health nursing activities of its assigned staff, assured a high standard of nursing care; and the additional resources available from this organization in nutrition, therapy, psychiatric consultation, etc., reinforced the program. The project was to be a partnership—in both effort and funds—of public and private interests. The staff was assigned and operations began in the three neighborhood conservation areas chosen for the project on June 1, 1964.

#### STATISTICAL HIGHLIGHTS

A review of staff activities at the end of December shows that:

- 1,094 "aging persons" as defined in the project have been seen in face-to-face, personal contacts:
  - 685 in their own homes.
  - 319 in the project office.
  - 90 in the home of a relative, doctor's office, hospital, etc.
- 327 were accepted for casework or nursing assistance.
- Services provided:
  - 390 nursing visits.
  - 527 referrals to health and social agencies.
  - 18 health evaluation clinic sessions with medical adviser.
- 343 were given information and referral.
- 400 were interviewed in the canvass of a selected survey group. Some of the 400 were among those opened for service.

#### PROCEDURES

In the period of organization, orientation, and exploration, the outline of the original proposal \* \* \* was followed with two modifications:

(1) Page 5, subsection 2-d: Instead of interviewing the aged in only one census tract of each area as originally outlined, a procedure was developed for interviewing a selected sample from all census tracts in each area which would be more representative. \* \* \* Procedural guidance in selecting the sample was given by the University of Michigan and a doctoral candidate at Wayne State University.

(2) Page 7, subsection 3-a: Instead of a supplementary questionnaire, to be used by the nurse, the interview schedule was combined. \* \* \* For each case in the survey group, joint as well as individual interviews were conducted by the nurse and social worker. This decision grew out of staff discussions with Dr. Mildred Peters, professor of education at Wayne State University. It was felt that there would be an advantage in the joint nurse-social worker visits because of the immediate acceptance of the visiting nurse and the fact that older people have a common concern about health even though they may have done nothing about it. In pretesting the schedule, the combined skills of casework and public health nursing were found effective in identifying problems and offering help. Although the nurse and the social worker continue to operate separately on specific aspects of their work, they complement each other in the team approach.

The Research Department of United Community Services gave valuable assistance in developing the statistical procedures for reporting the project's activities and services. Claude Brittingham of that department met frequently with the project staff throughout the initial several months to discuss the operations of the project and the functions of the workers, in order to clarify thinking and to develop objective methods.

#### INITIAL RESPONSE

In order to make the project known and its purpose understood, a press conference was held March 16, 1964. Publicity via newspapers, radio, and television brought appeals for help as well as messages of congratulations. The first was from the wife of a physician who wrote about a 94-year-old patient of her husband's for whom she had been doing banking and errands. She said the patient was outliving her money. The last withdrawal from her savings account left a balance of \$1,000. She had lived in the same house for 50 years. She was a seamstress and still did some sewing. She needed someone to be with her in the home and to share the household chores and expenses. "I have kept her

well," the physician said and then asked us, "Can you help to keep her independent?"

Despite an extended press strike which brought an end to newspaper referrals, interpretation continued through the concerted efforts of the staff. They distributed several thousand flyers describing the program as they called on churches, block clubs, business organizations, social agencies, and other community groups. Pastors made announcements from pulpits and items were included in church bulletins. Block club leaders in one area canvassed the older people in every block.

As problems came to our attention from these sources, on-the-spot nursing or social work assistance was offered. An example is a case reported by a block club leader who said that he had some neighbors whom he did not know, but who, he understood, had "sickness." The nurse and social worker went together to the home. They found a retired man sitting helplessly in a chair, unable to speak as a result of a stroke. His wife, suffering from terminal cancer, had to get up from a couch to open the door. She was reluctant to admit the workers at first as "they had not asked for help." In another chair was their 30-year-old daughter, a victim of cerebral palsy. Only the mother could understand her speech. The crucial need in this situation was not money. They owned a two-family flat in good condition. The downstairs was rented and they receive social security as well as a company pension. The problem of these three helpless people was the need for someone to keep house and care for them. The mother talked about the difficulty of getting and keeping housekeepers who could lift two invalids and of her fear that they would be separated and neglected when she was no longer there. With the help of an attorney she put her legal and financial affairs in order. The Visiting Nurse Association gave home care and temporary housekeepers were found.

From the beginning, a surprising number of older people have sought help on their own. In the month of June, 50 percent of those contacted by the staff of the Vernor-Springwells office were walk-ins. We believe that this is attributable to two factors: first, the offices are located in familiar neighborhoods. Secondly, store-front offices are less formidable than big buildings where social agencies are often housed with long corridors, elevators, waiting rooms, etc. The name of the mayor and the housing authority on the window give an official stamp, and the term "well-being" in the project title seems to evoke a positive response.

Among the self-referred was an elderly woman who walked a mile and a half to the office to ask help with writing a letter. She was receiving old-age assistance from Ohio and wanted to get in touch with her worker—but, she was unable to write. She was in need of medical care for her feet and for a sore on the bridge of her nose caused by the broken frame of her glasses. She had been turned away at Receiving Hospital Clinic because her case was not considered an emergency. The nurse arranged for a medical examination and the social worker corresponded with her worker in Ohio. As a result, her grant was increased to include a medical allowance. Her glasses were repaired and she was able to buy corrective shoes which enabled her to walk with greater comfort when she came to thank the staff for its help.

A 78-year-old man came into the office after walking back and forth several times. He spoke in broken English, and throat surgery for cancer had affected his voice. He had lived in an apartment in the neighborhood for 30 years and was alone since his wife had died 2 years before. He had been a self-employed painter and decorator, and had never contributed to social security. His savings were exhausted, his rent unpaid for 3 months. He was unable to prepare his own food and could not afford regular meals at a restaurant on the small amount of money which a daughter sent occasionally. Her husband was hospitalized with tuberculosis and she was working to support two small children. He said that he did not want to be a burden to his daughter or to anyone. But he was confused and afraid of what was going to happen to him. He did not understand about welfare or old-age assistance; he had heard that single men were not eligible. The social worker took him to the Bureau of Social Aid, but he was too weak to complete an application. She bought him food and took him home. The nurse went to see him. She called his daughter and a doctor. He was immediately hospitalized, but within 48 hours, he was dead.

Three sisters, English gentlewomen, all spinsters, aged 79, 80, and 84, heard about the project when they received a flyer from their church. They had come from England 50 years ago. Although they looked like teachers in a finishing

school, two had been "in service" as cooks and one had been "in service" as a bookkeeper. The youngest sister came to the office twice before she asked for advice about care for the middle sister, Mabel. She wanted to make sure this had nothing to do with "welfare" for they were "independent." She said that Mabel was badly crippled with arthritis and had cataracts, and they could no longer get her into the tub for a bath. When the nurse offered to help, she said the other sisters would need to meet her and the social worker before a final plan could be made. After a joint visit to the apartment, the nurse set up appointments for baths. This "unusual service" pleased them greatly. The sisters will be able to pay for regular nursing visits "from the little money they have saved for a rainy day." All were given cards so that they could buy drugs at a reduced rate; and, with the help of the nurse and social worker, they will hopefully keep their "independence" for some time to come. They have since referred several older friends from the apartment house as well as neighbors on the street.

A well-dressed retired man in his seventies came in to ask if he could talk with the caseworker about his wife who unknown to her had terminal cancer. He was ill at ease. He said they had no relatives, they had lived for each other, and their life had been full. They were well fixed and had spent time in Florida. They had once been close to the church but had fallen away; now he must face her death and funeral alone. And he did not know where to turn. After listening for some time, the social worker asked if he knew a priest. He said, "Why yes, I do. [This is just what I need; it seems so simple now—I could have thought of it myself." The needed therapy in this case was for someone to listen and to help him sort out his thoughts.

#### REFERRALS

As a result of our contacts with outpatient departments, old-age assistance, the housing commission, and church groups, requests were received for aid for aging persons living outside the boundaries of the areas. The staff has made at least one call to determine need and to provide incidental services. Where continuing help was indicated, referrals were made to appropriate resources. It is also interesting to note that requests for help with problems of younger families, unmarried mothers, adoption, etc., have been referred. They were not turned away without an interview, but were referred to agencies according to their particular need.

#### NEIGHBORHOOD CANVASS

In August, the workers began to reach out in each of the three neighborhoods to find hidden and unknown older people who had not asked for help—a definite departure from the usual professional practice of offering service in response to a request. The project workers were generally well-received, as they approached the older people in their gardens, on their porches, and in their kitchens. Little interest in the project was shown by those who were not retired. Those who appeared to be economically secure and physically well seemed to "enjoy the visit" and talked freely of their lives and their families, yet revealed little definite information concerning their financial affairs. Those in meager circumstances, usually accustomed to strangers, showed little reluctance to discuss concerns about money, medical care, drugs, housing, etc. As the interviews progressed, the workers began to see what the older people were like and gained a better understanding of their needs. The imprint of cultural background and social environment—with interesting variations—was seen in all three areas.

*Vernon-Springuells* has a population of 21,000 with nearly 17 percent over 60. Its composition is foreign-born and first-generation factory workers and skilled tradesmen with very few professionals. Originally settled by Scotch, Irish, and German immigrants, it now contains a mixture of 17 nationalities, with Armenian, Lithuanian, and Hungarian predominating. Maltese and Mexicans are beginning to move in. Only 12 of the 6,680 housing units are occupied by nonwhites. The older people are proud of their homes where they have lived for many years and do not intend to part with them. The income level is not high, derived mainly from social security and small pensions. Many meet the economic definition of poverty; yet, they are reluctant to ask for help. Only 102 of the 2,375 shown as over 65 in the 1960 census are recipients of old-age assistance. This represents less than half the rate for the city as a whole: 42.9 per 1,000 population as compared with 91.9 per 1,000 for Detroit. Cultural

patterns and personality traits of ancestors have been preserved. Skepticism and distrust are expressed for the community outside the boundaries of the area. The churches have been cast in the role of social agencies. There is no neighborhood clinic, no hospital, no library, no branch of the communitywide agencies which technically cover the area. The old and the young alike look to ministers and priests for help with their problems. Clergymen have shown a keen interest in the project and have been a major source of referral. Special problems are posed by the widows who have not learned English, whose husbands always took care of things and who now find it difficult to manage their financial affairs. Fearful, they lack ability to approach their problems. Those without families have required particular support such as escort service to court hearings and the offices of the legal aid, social security, and old-age assistance. There is neglect of health, especially eye, teeth, and hearing conditions either because reduced incomes will not cover these expenses or they "feel poor" and are afraid to use their savings in any way. Communication is lacking with other than their own nationality groups within the area. There are recluses, alienated from family members because of "their ways," who have withdrawn to the point where they need protective care.

Gradually as the news spread that there was a place where they could go for information, they began to visit the office—120 came during the first 6 months. They now drop in frequently, some seek help with reading or writing letters. Others bring plants and small items to decorate the office. Sometimes they have coffee. A small advisory committee to the project is made up of a banker and three merchants who are sons of original settlers. They know the people and their habits well and have made many useful suggestions for the program. Perhaps, their most significant contribution has been their backing of the project and the confidence which this has created in the minds of the people.

*Kiefer-Ford* has a population of 39,099 with 3,627 over 65. A sunken expressway divides the area into two sections. The western section is, for the most part, made up of Negro families who migrated there in recent years when urban renewal cleared their slum homes in the central city. It is a breeding ground of poverty and crime. The housing is dilapidated. The old-age assistance rate is nearly twice as high as for the total city: 175.9 per 1,000 population, compared to 91.9 for Detroit. While numerous agencies are focusing concern on the problems of youth, the aged remain unreached. They appear apathetic, bereft of hope, and seldom seek help on their own. Door-to-door visitation by the project workers revealed serious problems of low income, poor housing, and isolation. Eighty percent of those interviewed were in need of service. Long-neglected health conditions were found as well as acute illness in need of immediate care. One old man told the nurse that he had difficulty in breathing and thought it was his heart. Suspecting lung congestion, she made him comfortable and called a doctor. He was hospitalized with pneumonia. Since his recovery, the nurse and social worker have maintained contact with him to make sure he is progressing.

The eastern section across the expressway has been occupied by professional, business, and clerical people for many years. There is a high concentration of aged, mainly white, who are economically independent. Some still work. Few receive old-age assistance. They live in large apartments or their own homes. A major problem for most are their large, old homes which they cannot leave because of property devaluations. They occupy only 2 or 3 rooms of 12- to 25-room homes. Attached to this part of town, they do not wish to live anywhere else. They are, however, beset with many fears; the spread of delinquency and crime from the other side, the inability to find roomers or someone to share their homes, the cost of upkeep, and the sheer lack of strength to cope with it all. They do not cross the expressway bridge to the project office which is in the western section. They telephone when problems arise or when they need to be reassured. Friendly visitors have been very helpful in this area.

*Jefferson-Chalmers* has a population of 22,347 of which 2,355 are over 65. The eastern section along the Detroit River has remained a stable, residential neighborhood for over 40 years. Property values have stayed up and new homes are being built. It has a high proportion of older people who are retired from business or the professions; most are economically secure. The western section, however, borders on huge industrial facilities and is deteriorating rapidly. Ninety percent of the people, predominantly Negro, moved in from the central city in the past 10 years. Over half of the housing is renter-occupied, with sag-

ging porches, dilapidated garages, alley litter, and ill-kept lawns. Among the aged, both Negro and white, there are some homeowners who have been there many years. Stranded when the Hudson Motor Co. shut down in the mid-forties, they were too old to find new jobs at 45 or 50. The old-age assistance rate is a little over half that of Detroit, 53.1 per 1,000 compared to 91.9. As the staff moved from the well-preserved and independent neighborhood to the deteriorating area, they found that the rate of need for service to those interviewed was about one to three for the independent. In contrast, statistics showed need for service in nearly every home thereafter.

Experience thus far in the project has also focused attention on the brighter side of the coin. In every area we have met older people who are continuing patterns established in middle life and who remain socially integrated. They maintain their homes; they are involved with family and friends; and they are active in community affairs. They have accepted certain physical limitations and have been able to adjust to losses which are inevitable. Over 30 are serving as volunteers or as members of advisory committees for the project. They have been a source of inspiration and strength to the project staff. These and others like them pose some challenging questions to those of us who are truly concerned with the problems of the elderly. Can their numbers be increased? Can we build on their strengths? Can our resources be mobilized to overcome or at least minimize the obstacles to independence? Can the well and able become a prototype of aging?

#### CONTINUING ACTIVITIES

After our data is processed and evaluated, the precise nature and dimensions of the problems can be more clearly defined. Review of the case material now available reveals that among the many factors which contribute to existing health and social problems, the following show up most frequently:

A lack of understanding of resources and of how to go about getting help from public and private agencies.

The prevailing practice of offering counsel and referral service, frequently over the telephone, without knowing the individual within his total living situation. A woman who telephoned an agency asking for help in getting employment was referred to the project office. The workers found her to be a severe diabetic who required hospitalization and amputation of a leg.

The need for homemakers, housekeepers, and people to share homes.

The fact that services called available are actually not accessible. They are located too far from home, and transportation is too costly or not available. The waiting period is too long—3 to 5 months for old-age assistance and aid to the disabled. Some are too timid or too frail to face the complicated application procedures required by established agencies. When clinic regulations require registration by 7:30 or 8 a.m. and reduced fares on city buses are not in force until 9:30 a.m., many miss appointments.

The need for services which will provide escorts to clinics, shopping, etc. and helpers to perform odd jobs around the home.

Those who own their own homes and have only social security benefits to live on find it impossible to keep up homes and pay the cost of needed medical services.

The lack of trained people who understand needs and can help make use of existing resources.

The health education series, scheduled in all areas for the remaining months of the program year, will emphasize prevention (see attached programs). Various agencies will send representatives to assist in the presentation of educational material; and several have promised cooperation by making their portable screening units accessible in the areas.

An adequate clinic facility has been developed in each project office with good equipment contributed by World Medical Relief. Under the guidance of Dr. Hazen Price, chairman of the medical advisory staff, medical consultation and limited health evaluation is being provided for clients who have been without a regular regime of medical supervision.

Community interest in the project approach has been enthusiastic. We are continuing to schedule meetings with out-patient and social service departments of hospitals, the department of health, public assistance and other community-wide agencies, focusing efforts on our mutual concerns over conditions which adversely affect the ability of older people to maintain themselves in their own homes. Libraries, churches, and schools have also cooperated by making their

facilities available for neighborhood meetings. This favorable response has stimulated a variety of organizations, some who formerly have shown little interest in the aging, to ask for conferences and talks.

The experience of the workers with frail and confused aged clients will contribute significantly to the work of the panel on protective services of the UCS Committee on Aging. This panel is seeking to develop recommendations for establishing a community service to render such care.

The relationship of the project to the total action against poverty program is under study. Areas being explored are: The development of literacy classes, a service corps for escort services, and an odd-job training program.

A conclusive assessment of the effectiveness of the project would be premature at this point. But the impact of the project's visiting services on the older people in one area can be summed up by a staff person's experience. She reported that 25 people had asked her: "What will happen when you go away?"

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[From the Detroit Free Press, May 1965]

#### UNDER CITY'S "WELL-BEING PROJECT"—HELP KNOCKS AT AGED DETROITERS' OWN DOORS

(By Warren Stromberg, Free Press Staff Writer)

"I'm old; so, I'm not wanted." Many feel this is the way old people think. Some undoubtedly do; they are bitter, though not much more so than anyone else.

On the other hand, each old person is an individual, just like anybody else, and has individual likes and dislikes.

These are facts uncovered in a unique program being carried out in three areas in Detroit. The program reveals mass needs and attitudes of the aged. It could well become the basis of a nationwide program.

Called the Well-Being Project, it is designed to find methods of helping retired and older persons maintain physical health and personal autonomy in their homes.

Equally important is the prevention, as far as possible, of the development of health crises and social breakdown.

By painstaking, thorough professional work in each of the three areas some of these aims are being achieved.

The backbone of the program is a social worker-public health nurse team. They make calls, or older people come to them. The service is geared to the need.

The services vary tremendously in scope. One little old lady is given a bath once a week. An elderly man in the same block now receives a monthly Old-Age Assistance check—he didn't know how to fill out the forms.

The Well-Being Project is financed primarily by a 3-year grant from the Federal Government. It is the brainchild of the Detroit Metropolitan Committee on Aging, a United Community Services agency.

The project is also linked to dozens of local agencies and government departments. Each day new knowledge of the aged comes to the surface.

For Eugene Wells, Sr., 68, the social worker and nurse assigned to the Jefferson-Chalmers Office have seemed heaven-sent.

Wells is a retired Chrysler UAW worker. His years as a welder amidst the din of the Chrysler Mack Plant left their mark. He sometimes gets a little confused. His memory is not razor-sharp.

Well-Being assisted both him and his wife, Lois, in getting medical attention.

Unlike most of the aged, Wells owns a two-flat in which he lives. He isn't tightly pinched for money. He is helping four children complete their education.

Wells's niche in life is helping others. Before the Well-Being Project came to the neighborhood, Wells, as head of a block club and a member of a number of civic organizations, was trying to accomplish as much for others as he could. He found himself limited.

Now he has blossomed forth as sort of an agent for persons who can be helped by the Well-Being Project.

"Hardly a day goes by that he doesn't call us with a fresh case," said Mrs. Ida Holstein, the social worker member of the team in the office shared with the Detroit Conservation workers at 14400 E. Jefferson.

"Not all of the people referred to us are old. But our role is flexible. Old age doesn't start or end at a certain place."

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Almost all of the hundreds who are now a part of the Well-Being Project have a need of some kind if it is only for some form of companionship.

These are some of the basic gaps:

Lack of understanding of available services.

Need for homemakers, housekeepers and people to share homes.

Need for escorts to clinics, shopping, etc., and helpers to perform odd jobs around the home.

Lack of funds by those who have only Social Security benefits to keep up homes and pay the cost of medical services.

Mrs. Mary K. Guiney, in charge of the project, also pointed out that available services doesn't always mean they're accessible.

"Some are located too far from home and transportation is too costly or not available," she said. "The waiting period is too long—3 to 5 months for Old Age Assistance and Aid to the Disabled.

"Some are too timid or too frail to face the complicated application procedures required by established agencies. When clinics require registration by 7:30 or 8 a.m. and reduced fares on city buses are not in force until 9:30 a.m. many miss appointments."

Part of the prevention program in each neighborhood is a health education series at which information is given concerning heart trouble, diabetes, and other ailments.

In each of the three communities churches, libraries and other agencies are used in making the project known. Arrangements are also made with a local pharmacist to give a drug discount.

An advisory committee of local persons is established and through this group it is hoped a permanent organization can be established to carry on the effort when the 3-year Well-Being Project ends.

Results of the Well-Being Project so far have been so startling that the same techniques have been recommended for use in the antipoverty campaign. Members of Congress are expressing interest.

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#### ITEM NO. 10

FEDERATION OF PROTESTANT WELFARE AGENCIES, INC.,  
New York, N.Y., June 11, 1965.

HON. GEORGE A. SMATHERS,  
Chairman, Special Committee on Aging,  
U.S. Senate,  
Washington, D.C.

DEAR SENATOR SMATHERS: It was gratifying to receive your letter of June 8 which indicated that constructive steps are being taken to insure that programs for the elderly are included in those administered by the Office of Economic Opportunity.

Serious attempt has been made in New York City to include neighborhoods, and groups to be benefited, in program planning. This has contributed to a late start for many of the antipoverty projects. As a result most of those involving the elderly are not in operation, but we do know of a number which undoubtedly will be starting soon. These have been well planned to utilize the elderly in some paid work which will enable them to supplement their small incomes, to bring to less-able older people the kind of training that will enable them to make use of what income they have, and to develop needed services not now provided. In addition, the city has advanced funds for some planning projects for the aging where the need was recognized and urgent.

The federation has been actively engaged in consultation and guidance in the development of projects. We are impressed by the fair hearings and the careful consideration given to applications which are submitted. We believe that projects involving the elderly receive consideration equal to those involving other age groups and that in a few months we shall be able to report operating programs of real value.

Those of us who work in the field of the aging greatly appreciate the concern you and your committee have that our older citizens also share in economic opportunities.

Respectfully yours,

Mrs. FLORENCE W. KENNEDY,  
*Director, Division on Aging.*

ITEM NO. 11

FAMILY SERVICE ASSOCIATION OF AMERICA,  
*New York, N.Y., June 15, 1965.*

Hon. GEORGE A. SMATHERS,  
*Chairman, Special Committee on Aging,  
U.S. Senate, Washington, D.C.*

DEAR SENATOR SMATHERS:

\* \* \* \* \*

First, in general, we would agree with your statement that the great effort so far has been to help children and young people and that only limited attention has been given to the special needs of the millions of older Americans below the poverty level. However we have recently had some feeling that there may be some shift in emphasis so that there could be an extension of program to include older people. In such an extension of program we would feel it important to keep in mind that most older people need improved forms of help and service and that they should be entitled to be dependent on someone and should not be shamed because of dependence nor considered as a target for "rehabilitation" into self-support.

We are aware that several communities have been funded in which concentrated effort is being made to reach and offer services to the whole population of designated poverty neighborhoods. Such programs will undoubtedly reach a number of older people. Two member agencies of FSAA in Pittsburgh are heavily involved in this type of program in that community.

Otherwise we are aware of a few projects with components directed specifically to the aging which have been submitted to OEO but which are not yet funded. Family Service Association of Tampa, Fla., has one such project. The Los Angeles Jewish Federation community council, of which our member agency the Jewish Family Service, is an affiliate, also has a proposal awaiting action.

The Community Progress, Inc., of New Haven, Conn., has received funds for a service program (homemaker, case finding and referral, transportation, escort service) and allocation to the local community council of a staff member to plan for future programs in Connecticut.

We are pleased that the National Council on Aging has received a grant to design projects for submission by local communities. However if projects once submitted are long delayed because of blocks in the Governor's offices or because of a lack of clear policy about the attention to be given to the needs of the aging at OEO, the incentive to invest the necessary time and creativity in planning will be inevitably diminished.

I hope that this information is helpful to you. I am sure that when Mr. Isenstadt is able to return to his desk he will be happy to give you his own much more knowledgeable and specialized opinions.

Sincerely yours,

ELLEN P. MANSER,  
*Consultant, Public Issues.*

ITEM NO. 12

PUBLIC HEALTH FEDERATION,  
*Cincinnati, Ohio, July 21, 1965.*

Mr. WILLIAM E. ORIOL,  
*Professional Staff Member, U.S. Senate, Special Committee on Aging, Washington, D.C.*

DEAR MR. ORIOL:

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I am very concerned about the role that community action programs can play in sharing of planning and coordination efforts by professional, voluntary, and official agencies, and hospital resources. I am equally concerned that



many problems and difficulties can arise if the approach is not sound. This leads me to emphasize that in accordance with my enclosed writing and philosophy, OEO and all others should be part of a total broad community study action and activity rather than anything less, and that existing facilities and resources should be used as the basis for development rather than duplicating or trying to replace these. This is likewise true in terms of special groups needing service, including the elderly, which is one of our most important groups for health services. Many expensive health services cannot be afforded for any one group alone, but when used effectively and coordinated accordingly, it is possible to increase service at less cost and better continuity of care. It is this kind of development that I highly recommend.

If there is any way I can be of further help, do not hesitate to let me know, as I am certainly interested in this important area and development, and the OEO community action programs are a greatly needed resource, which must be effectively used.

Sincerely,

SEWALL MILLIKEN, *Executive Director.*

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ITEM NO. 13

STATEMENT OF METROPOLITAN SALT LAKE COUNCIL, SALT LAKE CITY, UTAH, ON AGING REGARDING ECONOMIC OPPORTUNITY ACT AS IT PERTAINS TO THE AGED

From information received here, there seem to have been tragically few projects submitted or approved for the aged through the Economic Opportunity Act. The emphasis seems to be on youth. Has the act been misinterpreted across the country by people who are implementing the program locally?

Perhaps the language of the act could be changed to clear up any notion that it is useless to apply to the aged any programs directed toward breaking the cycle of poverty. The millions who today find themselves in a poverty situation after a lifetime, about 9 percent of our population, cannot be ignored by a humane people.

An obvious stumbling block to implementing projects for the aged under Economic Opportunity Act is the 10 percent needed to be supplied by the sponsoring agency. Because there is a strong sentiment in communities to do something for the youth, it is easier to find the 10 percent from community sources for youth-directed projects. Hopefully, current Economic Opportunity Act programs for youth will eventually cut down on the numbers of aged who find themselves in a hapless condition.

In 1960 the two-person family with the head over 65 years of age had an average income of \$2,530. Persons living alone over 65, had an average income of \$1,055. The aged are in the poverty-stricken group and, yet, what can a typical local council on aging do for these people at this particular time in history when neither the public nor many Government officials are aware enough of the problem to support such councils financially so that they can take advantage of the Economic Opportunity Act?

Can the act be amended to give local councils on aging some financial leeway so they do not have to do what this council has done: pledge one-tenth of its annual budget of \$5,000 and the use of its executive-secretary part-time for one Economic Opportunity Act application?

Perhaps an eye-catching appeal on a single page with a minimum of wording on it, sent to county commissioners, would be helpful. It could have three or four sentences on it in large print calling attention to the problem of dearth of programs for aging under Economic Opportunity Act and asking their cooperation in supporting any local council so that they may have moneys to use the act in behalf of aged. Commissioners do not have time to read lengthy letters, particularly on a subject with which they are not too familiar. Therefore, the short, eye-catching appealing statements.

If worthy local councils on aging can be assisted, more projects through the Economic Opportunity Act will undoubtedly be forthcoming.

## ITEM NO. 14

STATEMENT OF DAVID SIGMAN, SECRETARY, ALLIED COUNCIL OF SENIOR CITIZENS, MILWAUKEE, WIS., ON THE AGED AND POVERTY PROGRAM

The part that the aged are to assume under the poverty program and any programs now developed under the poverty bill for the aged, has not come clearly to the attention of the public nor those interested in helping the aged improve their present conditions.

With this in mind, I desire to humbly suggest the following:

From all the reports, we find that there are over 18 million aged, who are 65 and over, commonly known as senior citizens. The rate is accelerating and the population growth of the aged has now become the concern of not only the Nation itself, but the communities in which they reside. The average income, we are told, is approximately \$1,500 per year, which definitely places this group within the poverty program.

We believe that the most important phase of the program should be administered in such a manner as to restore the prestige, confidence, and individual dignity of the senior citizen. The senior citizen should participate in assuming some responsibility of the programs and activities. This will help in the prestige and strengthening of the activities of the senior citizen groups now organized in work on behalf of the aged.

One of the greatest advantages of later years is to do what one really wants to do. Move from scheduled and timetable into relative freedom of retirement no longer economically motivated, the retired person should be able to use fully his abilities and rich experiences to satisfy long life desires. The program should provide some meaningful work in activity program and a higher status for retirees in the American culture.

The professionally planned and directed activity programs should seek not only to entertain, but to challenge the individual participating. They should be meaningful enough to give reason to get up every day.

There should be developed information as to what aids are now available through Government resources, a comprehensive inventory of services available for the aged, and a complete simple easily understood description of what elderly persons must do to qualify for any listed services should be developed. The same should apply to State and community services now available to the aged.

Organized senior citizens groups with the aid of resources from the Federal Government can be of unique service in communicating to the elderly the advantages of the benefits being offered that are not now known to them and what they must do to participate. In this respect, speakers' bureaus can be established with the participants coming from the organized aged groups. The aged, we believe, are most effective in reaching the aged.

Preparation of specific easily read and understood literature could be undertaken by them with the aid of the educational departments and representatives of organizations who have aids to offer.

Many of the aged do not know of services and help and what it means to them that are now in existence. For example, in the State of Wisconsin, a tax and rental relief bill was passed 2 years ago and went into effect this last year. Out of 115,000 eligible to receive tax and rent relief, only 25,000 made application. This in a large part was because the majority of the aged knew nothing about it and how to take advantage of it. The bill itself was written in such a manner that it was hard to understand and had many restrictions. If the Allied Council of the Senior Citizens in the State of Wisconsin had the means and opportunity to bring this to the attention of the aged, many more could materially benefit.

The Allied Council of Senior Citizens was instrumental in having the legislation extending the period of application for 90 days, so that an effort can be made by the State tax department and others to inform those eligible for benefits to participate.

We believe it will be necessary that the new medicare bill and the new provisions in the social security benefits be explained to the individual aged who can benefit under this program.

To repeat, we believe it is necessary that those in charge of the poverty program develop a program whereby the organized senior citizen groups might

participate in directing and policymaking and thereby develop confidence and prestige which is needed to help aged groups who are dedicated to help the aged.

We would like to suggest that many of the aged have skilled and rich experiences which can be made available under the poverty program.

The skills of a carpenter, cabinetmaker, electrical worker, sheet metal worker, might be used as assisting the many manual training school teachers and industrial arts works teachers in our high schools.

A community workshop program by the elderly could be established that the aged skills might be used in helping the many dropouts in our school system, to help them determine where their useful interests might lie. This workshop could perhaps develop a program whereby simple care of the home in fixing a broken window, putting in a washer in the faucet, and so forth, could be given.

A new relationship could also be established between the aged and a youngster in the high schools by developing a cooperative program whereby the student might help in gardening, snow removal, etc., where the aged is physically unable to do so. A young student who has available to him a movie picture machine, might be useful in operating such a machine for programs of many senior citizen groups that are now organized in many communities.

Many of the aged who have the health and ability could help in a home management program where many women in the home might be more receptive to such a program than have a welfare worker assume that task.

Many women who are good cooks could, together with the gas companies and electric companies, put on cooking demonstrations of what to do and how to use Federal surplus food, much of which is wasted because of a lack of knowledge. For example, many people who receive oatmeal, part of the Federal food program, do not make full use of the oatmeal unless they know the many things that can be made from the oatmeal other than using it just as a breakfast food.

A community kitchen could be established whereby the elderly might learn what foods and the kinds of foods which would be best suitable to their health. The cooking could be done by the elderly, under the supervision of the health and dietetics department. The same could apply in the workshop demonstrations on how to remake clothes and conserve clothing by a sewing department.

Finally, we believe that many of the aged could participate in adult education programs directed to the home itself. In exploring the possibilities of such a program, we recognize the need of consultation, involvement and approval of labor, educational, health and other existing agencies embraced by such suggested programs.

Now, in conclusion, all of this work that the aged are to participate in should be done within the framework of the community in which they live.

#### ITEM NO. 15

REPORT SUBMITTED BY DR. LOUIS TONTI, EXECUTIVE DIRECTOR, NEW JERSEY HIGHWAY AUTHORITY

REPORT ON THE SENIOR CITIZENS PROGRAM TO THE COMMISSIONERS, NEW JERSEY

#### INTRODUCTION

An experiment initiated 5 years ago has turned out to be one of the more gratifying undertakings of the New Jersey Highway Authority in its efforts to improve both its service to the public and its own business operations. This is the program of employing retired men as part-time toll collectors on the Garden State Parkway for service during peak travel periods.

From many standpoints, the test produced an unqualified success. It solved a problem of adequately manning the toll booths in the rush hours, drew favorable public reaction and gave a number of anxious-and-available-for-work senior citizens opportunities to augment their social security earnings or other incomes.

Most important, it proved to be a sound economic approach to the problem of handling increased business for limited periods; the employment of senior citizens obviated the hiring of full-time employees for only part-time work. This result obviously can be regarded as a good business practice by any corporation, whether it be public or private.

The part-time force has grown from 12 in late 1960 and early 1961 to 50. Six of the original group still are actively working to this day.

Since the inception of the program, the part-time collectors have performed an aggregate of some 80,000 hours of work and have been paid a sum of approximately \$160,000—all well earned in the judgment of the parkway staff members who have appraised their services.

The program has attracted the attention of the U.S. Senate and many other agencies inside and outside New Jersey. It has received favorable coverage from many newspapers in the State. It has been commended and encouraged by Gov. Richard J. Hughes and the State division of aging.

It has substantiated the highway authority's confidence in the experiment. And, above all, it has drawn a stamp of approval from the parkway's motoring public.

While the program is primarily an authority business venture, its value to the workers themselves cannot be overlooked. An idea of how important it is to them was shown by a study which found that 78 percent of the senior citizens involved in the program needed the extra income to sustain themselves and their families. Some 60 percent have one or more dependents.

These and other details are covered more fully in the following report, which actually is an appraisal of the first 5 years of the unique program. It is offered with the hope that it will provide guidelines for any further activity the authority (or any other public or private agency) may consider in this field.

#### GENERAL HISTORY

As Garden State Parkway traffic soared in 1960, the New Jersey Highway Authority was beset with a perplexing manpower problem that was not and is not uncommon in the business world—how to maintain maximum service to the public in special, comparatively brief periods without going to the expense of employing full-time personnel for part-time work.

The authority's specific problem concerned the manning of the parkway toll booths at peak travel times. Additional collectors were needed for only about 15 hours a week. Young men could not be expected to accept jobs for a few hours a day and it was not economically feasible to hire 40-hour-a-week workers for such limited duty.

While the authority was studying ways to reach a solution, its executive director, D. Louis Tonti, spoke before a golden age organization in Hackensack. Members of the group, all retired men and most drawing social security benefits or small pensions, told him of their desires to find part-time work to augment their incomes or to "keep busy." Those on social security pointed out that their hours would have to be limited to keep them within the \$1,200 a year maximum on earnings.

The next day Mr. Tonti started discussions with the authority commissioners to see if some senior citizens might find a new future in toll collecting.

In September 1960 the authority adopted a plan to try out a dozen retired men as toll takers for the comparatively few hours in morning and evenings when the travel loads are heaviest. Its first announcement of the program opened the floodgates to more than 600 applications.

Explanations of the program were given to some 350 men at a meeting in East Orange and 150 in Asbury Park. Interest continued to mount, and information meetings were held not only in those two municipalities but also at the authority's real estate office in Paramus, its headquarters cafeteria in Woodbridge and the Lafayette Motel in Atlantic City.

The rush for the few available part-time jobs became so heavy that the authority in December of that year had to flash a "stop" signal. Through its then chairman, Mrs. Katherine E. White, the authority told the public that applications were far in excess of proposed posts. The authority emphasized that it did not want to build any false hopes of limitless employment opportunities.

To launch the experiment, the authority hired 12 men over 65 years of age. After a year, the program was acclaimed a success. Upon reviewing the initial results, Governor Hughes in 1962 urged the authority to expand it to whatever extent was feasible.

Several more workers were added in 1963. Then, in the summer of 1964, the part-time force was increased by 28—the largest number added in any one year. Several more have been added since then to bring the total to 50.

The minimum age was dropped to 62 in 1964 because of the lowered retirement age under social security, but 90 percent of the present senior citizen part-time workers are over 65.

In October 1964 the program was given noteworthy recognition by the National Executive Committee of the American Legion, which awarded the authority its national Certificate of Appreciation. The Legion each year awards certificates to two employers in each State—one for an outstanding record in employment of the handicapped and the other for the employment of senior citizens, including veterans in both categories.

The U.S. Senate Special Committee on Aging in July 1965 invited Mr. Tonti to appear before it at a hearing in Newark. His statement was of "great value" to the committee, according to Senator Harrison A. Williams, Jr., one of its members.

Mr. Tonti emphasized that the use of senior citizens by the Garden State Parkway "is purely and simply a business judgment by this public corporation called the New Jersey Highway Authority."

"It's good business for us to make use of this remarkably effective work force," Mr. Tonti said. "We are not unmindful of the sociological aspects of this question but the Garden State Parkway, like any other corporation, has a responsibility to operate on a self-supporting basis without the use of tax funds. We hire senior citizens, therefore, because it makes good business sense and not out of sentiment.

"We are not doing these 50 men a favor. To the contrary, they are contributing their talents to improve the efficient operation of a superhighway and they earn every dollar they make."

The executive director pointed out that the authority has 1,245 senior citizen applications on file.

#### REQUIREMENTS FOR SENIOR CITIZEN ELIGIBILITY

Quite naturally there must be qualifications beyond those of age for a person to be eligible for participation in this program. As will be noted continually in this report, the employment of the retired men is by no means a form of charity. While it is to be considered commendable that a man's employment may alleviate a financial problem, the first concern must be that the applicant is suited in every possible way to perform a service.

It was with this in mind that the authority laid down the original "job specifications" for use in screening senior citizen applicants. They have been revised where necessary on the basis of experience in the program.

While the specifications are drawn with a full awareness of the age limitations, they are by no means lenient. And it is noteworthy that, though rigid, they have not resulted in any lack of men qualified to meet them fully.

The strictness of the requirements is illustrated by a comparison of the standard employment policy guides entitled "Senior Citizen Job Specifications for Employment" and "Toll Collector Requirements for Employment With the New Jersey Highway Authority."

#### SENIOR CITIZEN JOB SPECIFICATIONS

1. Age limit: (a) 62 minimum.
2. Education: (a) Ability to read and write. (See requirements below.)
3. Physical:
  - (a) Fit for possible heavy work; i.e., pushing vehicles, carrying equipment.
  - (b) No heart, circulatory, or respiratory ailments. No varicosity or diabetes.
  - (c) No deformities or amputations.
  - (d) Height 5 feet 6 inches to 6 feet 2 inches.
  - (e) Normal build.
4. Personality:
  - (a) Pleasant.
  - (b) Tactful.
  - (c) Neat appearance.
  - (d) Clear speech.
  - (e) Mentally stable.

5. General requirements:

- (a) Ability to handle currency and prepare change rapidly and accurately.
- (b) Ability to give clear, concise, and correct information.
- (c) Ability to operate toll-recording devices.
- (d) Ability to prepare forms accurately and neatly.
- (e) Must have a current driver's license and a car for transportation.

(It is recommended that the applicant do not buy a car to qualify for a job.)

6. Additional requirements:

- (a) Availability for 12 hours of work each week.
- (b) Availability for any 1 of the 7 days each week between the hours of 6 a.m. and 11 p.m., including holidays.
- (c) Willingness to forego vacations, sick benefits, and other fringe benefits given to full-time collectors.

TOLL COLLECTOR REQUIREMENTS FOR EMPLOYMENT WITH THE NEW JERSEY HIGHWAY AUTHORITY

1. Age limit:

- (a) 21 to 50 (permanent).
- (b) 18 or over (summer, part time).

2. Education:

- (a) High school graduate or equivalency certificate.
- (b) Pass tests given by personnel division.

3. Physical:

- (a) Fit for possible heavy work, i.e., pushing vehicles, carrying equipment.
- (b) No heart, circulatory, or respiratory ailments. No varicosity or diabetes.
- (c) No deformities or amputations.
- (d) Height 5 feet 6 inches to 6 feet 2 inches.
- (e) Normal build.

4. Personality:

- (a) Pleasant.
- (b) Tactful.
- (c) Neat appearance.
- (d) Clear speech.
- (e) Mentally stable.

5. Requirements:

- (a) Ability to handle currency and prepare change rapidly and accurately.
- (b) Ability to give clear, concise, and correct information.
- (c) Ability to operate toll recording devices.
- (d) Ability to prepare forms accurately and neatly.
- (e) Must have a current driver's license and car for transportation.

CONDITIONS OF EMPLOYMENT

The part-time collectors are paid \$2.10 an hour, based on the starting salary of full-time workers. They are limited normally to 12 hours of work each week. Most earn \$1,200 or less a year because of the maximum allowance on earnings for those receiving social security benefits.

It is possible for a worker, particularly if he is not covered by social security, to earn more than \$1,200 annually. Since it also is possible for a collector under this program to work more than 40 hours a week, provision is made for overtime pay at time and a half for all hours in excess of 40. This eventuality is rare, however.

The part-time workers are covered by workmen's compensation but, upon being hired, they are instructed there are no hospitalization, sick leave, vacation, holiday, and other "fringe" benefits given to the regular personnel.

The authority provides uniforms to the senior citizens, who must keep them clean.

Work schedules are posted in advance so that the employees are given ample notice of their assignments. They are given posts as close as possible to their homes. They are paid every 2 weeks.

They normally are given assignments of 3 or 4 hours a day—never before 6 a.m. or after 11 p.m. Most of the assignments are between 7 and 11 a.m. and 4 and 8 p.m.

#### THE SCREENING PROCESS

When the authority decided early in 1964 to expand the program, steps were taken to advise all men who might have been interested. Public relations releases were distributed to newspapers and various organizations of retired men. Letters were sent to those whose applications were on file or were received as a result of the news releases.

Personal interviews were arranged quickly at various areas throughout the State. The first were held on June 3 at district 1A, maintenance office, Paramus. The group first was addressed by the personnel manager, who gave an outline of the authority's goals with the senior citizen program. Then the tolls district supervisor addressed the group, and gave specific details of the job—requirements for employment, what the authority would expect from the part-time employees, and what the senior citizens, in return, could expect.

Some men were weeded out by these preliminaries because of lack of qualifications or a lack of interest in the work after they became familiar with the strict requirements.

Through the personal interviews, the applicants were rated on the basis of their ability to meet the requirements and their potential as determined by the interviewer.

This process was continued through the following 2 weeks at East Orange, Woodbridge, Asbury Park, and Atlantic City.

Those who had been rated as good prospects were summoned to Woodbridge for formal testing and were subject to the same written test as that given to the regular toll collector applicants. Those who successfully completed the written examination were interviewed further and selections were made on the basis of test scores and requirements in the particular geographical areas.

The men who were chosen were fingerprinted by State police and were given the normal applicant physical examination. Those who then passed this final test were sent through the uniform processing and were assigned to duty at various toll plazas nearest their homes.

#### GENERAL BACKGROUND OF SENIOR CITIZENS

An analysis of senior citizens now in the authority's part-time program reveals some interesting data. For one thing, it shows a broad cross section of preretirement occupations. They range from police and firemen to milkmen and salesmen, from general supervisor of a fabric plant to machinist and laboratory assistant, mill superintendent to butcher, store manager to banker, real estate appraiser to engineer.

All had one thing in common—a need to supplement social security benefits or pensions or other limited incomes. Some were not drawing full social security allowances because of the nature or length of their previous employment. Four had small incomes from dividends or other sources.

Thirty of those currently employed have one or more dependents. Of these, seven have two dependents and two have more.

While the minimum age limit for participation in the program is 62, more than half the workers are 68 or older. Twenty-one or 43 percent are 70 or over. The eldest is 75. There are two at 74, four at 73, two at 72, five at 71, seven at 70, three at 69, eight at 68, seven at 67, two at 66, and three at 65.

#### PERFORMANCE RECORD

There are many gratifying aspects to be found in the employment records of the senior citizens. Generally speaking, they are rated by their supervisors as being efficient, exceptionally courteous, eager to do a good job, prompt in reporting to their posts, and extremely cooperative.

A particularly significant fact attesting to their fitness is their accident record. The senior citizens have accumulated approximately 80,000 man-hours on the job without ever having sustained a single disability work injury. They have incurred only nine minor injuries since the program began.

The excellence of this record attests to the value of the program to both the employer and the employee.

LENGTH OF EMPLOYMENT

The part-time nature of the work has not created a worker attitude that the jobs are insignificant or temporary. The senior citizens take their jobs seriously. There has been a turnover, of course, but most of those hired have shown an inclination to keep working as long as they can.

Eleven now have 4 years of employment and these include six of the initial force. Three others have more than 3 years of employment and four have more than 2. Twenty-four have been on the jobs more than a year and eight less than a year.

Since the start, 21 senior citizens have resigned after receiving appointments and 11 did so because of health reasons. Six others were asked to leave because they did not measure up to the specifications.

INCOME EARNED

The growth of the program and the tangible financial results to the senior citizens are reflected in the following table on the aggregate salaries they have received:

Year	Income	Employees
1960.....	\$650.33	6
1961.....	14,933.10	13
1962.....	21,294.13	13
1963.....	24,088.52	18
1964.....	55,254.21	155
1965 (partial).....	42,019.41	50
Total.....	158,239.70	

<sup>1</sup> Maximum work force did not exceed 50.

THE HUMAN ELEMENT

While the New Jersey Highway Authority stresses as strongly as possible that the employment of senior citizens makes good business sense, there is no denying that there are other benefits to both employer and employee.

The happiness of these men at being able to find employment which enabled them to fulfill certain needs certainly is reflected in the seriousness with which they treat their jobs and the high standards of performance they maintain.

In addition, there is another undeniable, if somewhat intangible, element in these men's entire outlook on life. Much of this came to light in a recent face-to-face survey conducted by the authority among six of the workers. While the questions were largely of financial nature, the interviewer probed for additional comments, and his subsequent report makes interesting reading.

Here are some indications of their spare-time activity:

	Percent
Express interest in traveling.....	100
Attending movies.....	33 1/3
Interest in hobbies.....	100
Dining out.....	50

The sociological gains have not been confined to the man who goes out to tend the toll booth. The wives and families have benefited, too, they say.

For example, one said his wife's disposition improved because his part-time work got him out from underfoot.

Another who experienced a similar situation said the employment has given him and his wife a lift in morale because he gets a chance to go out once in a while and she is left to her own devices.

Another said the extra earnings have enabled him to maintain a fund he had set aside for his son's college education.

"It's a wonderful feeling to be wanted," commented still another. "I especially appreciate the emergency calls."

CONCLUSION

If there is one overpowering conclusion to be drawn from the New Jersey Highway Authority's experience with the employment of senior citizens it is



that such a program is good business practice. These men fill a need; they earn their pay; they are efficient and loyal employees.

But this program is something of a two-way street. For the Garden State Parkway it means:

- (1) An efficient way of meeting the need for temporary help;
- (2) To meet emergencies;
- (3) Handle peak traffic demands.

For the employee it means:

- (1) A way of earning needed financial assistance;
- (2) The psychological help of feeling useful.

In the final analysis this program ideally matches the needs of the Garden State Parkway with the needs of these senior citizens and it is, therefore, a program that is assured of mutually beneficial results.

It must be concluded that the extension of this program whenever the needs of the Garden State Parkway can be met by these men is, indeed, in the best interest of the parkway.

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ITEM NO. 16

ECONOMIC OPPORTUNITY PROGRAM, INC., OF DADE COUNTY,

*Miami, Fla., June 17, 1965.*

Mr. WILLIAM NORMAN,  
*Subcommittee on Aging,  
Senate Office Building, Washington, D.C.*

DEAR MR. NORMAN: I'm writing in response to your request for my views as to programs necessary for improving the lot of the aged poor in Dade County. I wish to emphasize that the views expressed are my own and do not necessarily reflect the opinions of the Members of the Board of Directors of EOPI.

There are approximately 50,000 permanent residents in Dade County aged 65 and over. Many of these older persons are concentrated in certain parts of the County, as for example, in Miami Beach, where the median age of the population according to the 1960 census was 54 years. Many of these older persons live on small fixed incomes which are inadequate to provide a decent standard of living. While some older persons will find employment in the Community Action Program, it is not possible nor desirable to exclude young adults and middle-aged persons who are among the hard-core unemployed from existing employment opportunities in the conduct of the Community Action Program.

For the majority of the older persons in the community their poverty is not related to cultural deprivation as is true of the group upon which we have focused our attention in the community action programs; their poverty is related to the inadequacy of retirement income. It is my belief that the programs which can be conducted under the Economic Opportunity Act are not designed to provide a substitute for adequate public assistance grants and social security payments. If a major impact is to be made upon the problem of the aged poor, it should be made through amendment of the Social Security Act to provide more liberal old-age assistance benefits as well as social security payments.

I would also endorse proposals which have been made to establish a work program for the aged along the lines of the Neighborhood Youth Corps which has proven to be highly successful. I would like to call your attention to an editorial appearing in the June 10 edition of the Miami News advocating the establishment of an "Aged Corps" as proposed by Dr. Robert Morse of Brandeis University. In the Greater Miami area we have a great pool of talent among the older citizens, and this reservoir of skill and talent could very profitably be drawn upon by units of government and public and voluntary agencies in a program of subsidized employment as has been suggested. However, it should be emphasized that such a program will not provide any solution for those many individuals unable to work.

Thank you for affording me this opportunity to present my views. With best wishes, I am,

Sincerely yours,

RICHARD A. WEATHERLEY,  
*Executive Director.*

## APPENDIX D

### EXHIBITS SUBMITTED BY WITNESSES

#### ITEM NO. 1

CASE HISTORIES SUBMITTED BY JOHN W. EDELMAN, PRESIDENT, NATIONAL COUNCIL OF SENIOR CITIZENS, INC.<sup>1</sup>

To amplify—and in a sense to humanize—my overall statement, I wish to offer here just a few very brief case histories, stories about actual people we know about and whose plight illustrates the very special problem which the existence of deep pockets of poverty among the elderly poses for our society.

These cases are supplied to us by leaders in our organization throughout the United States. We can, of course, vouch for the accuracy of the facts we recite. If any member of this committee should wish either to verify our statements or know more about the individuals whose cases we set forth, we will be happy to supply in confidence the names and addresses of these men and women. The first instance we give is from Detroit, Mich., regarding Mrs. "G."

Mrs. "G" is a widow, age 73. Her husband was an auto plant retiree. He died 5 years ago from cancer. His long and costly illness practically wiped out the lifetime savings of himself and his wife. Mrs. "G" lives alone in the small home that she and her husband bought some years before he retired. After her husband's death, her social security entitlement was established at \$95.70 a month. The monthly payments, including tax installments, amount to \$51.50 a month. This leaves Mrs. "G" with a net income of \$42.20 a month. She says she supplements this with occasional babysitting jobs.

Mrs. "G" has three children and many grandchildren to all of whom she is deeply attached and with all of whom she maintains a close relationship. However, she insists on her own independent way of life. She refuses to be a "burden" and she fiercely shuns every suggestion of public assistance. Finally, Mrs. "G" has no health insurance, she cannot afford the premiums.

#### *Comment*

It is the amazing and almost fierce sense of independence and perhaps immoderate feeling which Mrs. "G" has against accepting help from anyone that makes this case so difficult. But it is a rather typical situation—one which is repeated over and over again. Anyone who works with the elderly in America is constantly confronted with this situation.

Exactly how this is to be resolved is difficult to say. Certainly increased social security benefits is the foremost need here. But above and beyond that, programs must be devised through which many of the elderly can be induced to feel that they are solving their own problems with some types of mutual assistance—in which they themselves—these older and very independent poor—have had some share in planning and administering.

#### A GROUP OF CASE HISTORIES FROM CLEVELAND, OHIO

*Case A.*—This is the case of a couple over age 65 who receive a social security check of \$132 per month. But this man and wife must devote their entire life and all their savings to the care of the 90-year-old father of the husband. This 90-year-old spent all his savings—some \$5,000 plus the proceeds from the sale of a small home—on a long and complicated illness. Today this 90-year-old gentleman lives with his retired son and daughter; the younger couple must carry the father to bed and from room to room; he cannot be left for a moment.

<sup>1</sup> See p. 12.

The 90-year-old father receives a social security check of \$60 per month. But more than half of this money must be spent on fees to doctors and for a variety of expensive drugs. The younger couple own a small home. This deprives them of the opportunity to apply for some type of supplementary public assistance which might lighten the burden, even if very slightly, of nursing and supporting their aged helpless father.

*Case B.*—The special problem which this case B illustrates is similar to the problem which I pointed to in the case of Mrs. "G" of Detroit. What we must wrestle with in respect to case B is again this spirit of indomitable independence, this absolute refusal to accept what is commonly referred to as charity.

This elderly lady (case B) has an income of \$76 a month. She lives in two dilapidated rooms for which she pays a rental of \$30 a month. Another \$10 is spent for life insurance and still another \$10 on payments to Blue Cross. This woman is quite sick; she will not see a doctor because she simply has no money to pay. How this woman manages to buy food is something she refuses to discuss with anyone. To keep going, this lady buys patent medicine; what these nostrums are which she resorts to, it is impossible to guess.

When it is suggested to this lady that she cease payments on her life insurance policy she indignantly refuses. Her rejoinder is that if she did that, nothing would be left for her children.

*Case C.*—This is another proud and determined old lady. Her income is even less than that of the lady described in case B. Case C has an income of only \$60 a month and she refuses to tell anyone how she lives on this amount of money. She lives in one room. Her eyesight is failing and she requires special injections daily. On weekdays her neighbors look after her. But on weekends these neighbors are away. The visiting nurses do not work on Saturdays and Sundays. When her friends beg this lady to apply for Kerr-Mills Act assistance or some other type of aid she flatly refuses. Her answer is that her children—who live out of State—would be interviewed and would thus be embarrassed.

#### *Comment*

The point might be made here that the children of these two aging women should come forward and provide some help. But who knows the circumstances of these sons and daughters? It is possible that these younger families may be completely unable to materially alleviate the situations of their elderly parents. However, even if we assume that the younger generation could help in some way—much or even very little—one runs into the stubborn resistance of the older people to taking help from anyone and their passionate determination to leave something to their children.

#### THE ELDERLY EAT GARBAGE

This note is written by one of the officers of the National Council of Senior Citizens—a retired man—a person of outstanding integrity and real wisdom. He writes:

"When I go to the West Side Market on Saturdays, I always notice old people behind the produce stands, picking up discarded fruit, lettuce and cabbage leaves. When I tell them it is dangerous to eat this stuff they tell me it is better to take a chance of poisoning than to go hungry all the time. I tell them to go on aid for the aged, but they tell me right back: 'You try it yourself and you will find so much redtape, that you will be dead before you can get help.'"

In the public housing projects where so many old people live, they have to show their bank savings every so often. If they have spent some of this money, then the office girls berate the old people and tell them not to spend any more, otherwise they may lose their rooms. As a result, most of these people live in constant fear and are unwilling to speak out in protest. One old gentleman living in a housing project tells me that he was given a bitter scolding by one of the girls in the manager's office because he was obliged to buy new batteries for his hearing aid. This old man told me that this clerk simply would not listen to his explanation. She insisted that he must not spend over the amount of income which he is credited with by the local public housing authority. If he spends above this figure from his tiny savings—no matter what his needs may be—either his rent will be raised or he will be evicted.

## ITEM NO. 2

SUMMARY OF STATISTICAL MATERIALS, SUBMITTED BY MR. EDELMAN<sup>2</sup>

## NUMBERS AND INCIDENCE OF OLDER POOR

Individuals and families of middle-aged and aged persons are a major portion of the poor. More than one-fifth of all poor families are headed by persons aged 65 and over; more than one-third by persons 55 and over; more than half by persons aged 45 and over.

5.4 million persons aged 65 and over live in poverty.<sup>3</sup> They constitute one in seven of all the poor in the country. Half of these—about 2 million women and a half a million men—live alone or with nonrelatives. Another 1.7 million elderly individuals, on the basis of their own income, would be included among the very poor if they did not live with families above the "economy level of the poverty index." With these included, about 7 million persons over 65 are poor, or 1 in 5 of all poor.

*One-third of the 18 million people aged 65 and over are living in poverty.*—The old are among the most likely to be poor. One out of every four families whose head is 65 or over lives in poverty, and this rate of poverty is exceeded only by families with four or more children. Among older persons living alone or with nonrelatives, 6 out of 10 are poor. They constitute more than one-half of all poor persons living alone. Their poverty rate is exceeded only by families headed by women who have three or more children to support.

*The old are the most invisible of the invisible poor.*—Isolation is a pervasive problem. About half of them live alone. They are not congregated in slums or segregated in ghettos. They are to be found in the rooms of rundown hotels of the central city, in old homes and apartments, in mining and railroad towns, in shacks in rural areas.

*The old are the most hopeless of the poor.*—Time holds forth no promise as it does for youth. As they grow older, they grow poorer. For many, the chance to make their way out of poverty through employment is small; their health is poor; their education limited. Inflation gradually erodes their purchasing power; real income diminishes. Assets are exhausted. Most families who are poor remain poor. This is particularly true for the aged. A University of Michigan study shows that among aged families who had worked at some time, one-third never earned more than \$2,000 a year. More than half such families never earned an income sufficient to meet an adequate budget, much less to assure their comfort in years subsequent to retirement. A study of persistence of poverty in 1963 showed that whereas 55 percent of those ages 25 to 45 remained poor, 71 percent of those 55 to 64 and 80 percent of those 65 years and over remained poor.

## RACE AND AGE

The incidence of poverty among the aged, as among younger groups, is higher for the nonwhite than for the white. But being white is no insurance against poverty in old age. In absolute numbers there are far more poor aged whites than poor aged Negroes, and the effect of age and presumably retirement, in pushing people over the poverty line, is greater for whites. For many white aged persons, finding themselves to be poor is a new and shocking experience. For many older Negroes, it is an old, unhappy story requiring action. Their poverty today is the inevitable consequence of past inferior education, limited job opportunities, and low-paid irregular employment periods.

Among older persons still in the labor force, disadvantages for older workers generally are doubled when they are also Negroes—discrimination because of color is added to discrimination because of age. The rate of unemployment for Negro male workers aged 55 years or older is more than twice that of older white workers. Nearly half of all older Negroes are laborers or service workers. For men aged 55 to 64 years, median years of schooling is 6 for Negroes and 9 for whites. Even when compared with white workers of the same educational

<sup>2</sup> See p. 13.

<sup>3</sup> Based on the SSA poverty index for persons 65 and over, which sets incomes of \$1,850 for one urban couple and \$1,470 for an urban individual, with the levels for farm aged at 30 percent less.

level in the same occupation, Negro workers have substantially lower average earnings.<sup>4</sup>

Very recently acquired data shows a severe drop between 1963 and 1964 in labor force participation of nonwhites—from 194 per thousand nonwhite males age 55 and over to 177 per thousand. For white males of this age the rate remained about the same as in the previous year.

The situation of the Negro is presented here as the largest minority group and one for which statistics are readily available. It is representative of other minorities such as Mexican, Puerto Rican, and perhaps worst of all—Indians.

#### RURAL POOR

The incidence of poverty is substantially higher for all rural groups when the same income measures are used as for urban groups. To what extent this difference would persist if the SSA index (which sets a poverty level budget on the farm at 30 percent less than for urban residents) were applied is unknown. Among farm dwellers, based on the SSA poverty index, there are only about 400,000 poor persons aged 65 and over. They constitute one-third of all farm people of this age. Their rate of poverty on this basis is no greater than that for persons of this age in the general population. However, there are two or three times as many rural nonfarm poor families with heads 65 and over, as there are rural farm families.

According to "Poverty in Rural Areas," Agricultural Economics report No. 63, poverty is more prevalent among families headed by persons 65 years old or older. About 1 to 1½ million poor rural families are in this age group. (The study is based on income less than \$3,000 for families and less than \$1,500 for individuals in 1959.)

This report makes an important distinction among poor people. "Some poor people in rural areas are considered to be 'boxed in' and necessarily dependent on assistance in their home communities \* \* \* most of the boxed-in families were those with older heads whose potential for retraining and migration to other communities was relatively limited. In this group were an estimated 1,157,000 families with heads 65 years or older, and 1,255,000 with heads 45 to 64 years of age and 8 years of school or less."

The House Committee on Education and Labor in the committee print "Poverty in the United States," has this to say: "It is sometimes claimed that the rural poor have a lower cost of living than their urban counterparts because of their food produced on their land. This is far less the case than it was two decades ago. The majority of nonfarm families grow little of their own food, and even those who live on the farm have become increasingly dependent upon the cities for employment and staples \* \* \*. More than 70 percent of rural families with less than \$3,000 a year, live in dilapidated houses often lacking indoor plumbing and central heating, and in many cases, running water."

#### EMPLOYMENT

*Participation rates.*—Older workers (45 years of age and over) account for nearly two-fifths of the labor force. Participation rates decline and unemployment rates rise with increasing age past 45 years. In the age group 45 to 59—90 percent are still in the labor force; at ages 60 to 64—75 percent; at ages 65 to 69—42 percent; at ages 70 to 74—29 percent; at ages 75 to 79—19 percent; at ages 80 to 84—11 percent.

The situation has worsened since 1947, when unemployment was generally lower. In 1947, 48 percent of men 65 and over were still in the labor force; in 1964 only 28 percent. In addition to a substantial fall in participation rates for men 65 and over, there has been a significant decline in participation rates for men 55 to 64. There are now more than 1 million men aged 55 to 64 who are not in the labor force—a number much greater than in the 20-year span between 35 and 54 with a much larger population. The average 55-year-old man has 12 additional years of work ahead of him, or more than one-fourth of the entire work-life expectancy for men.

*Early retirements.*—The dropout from the labor force may be accounted for in part by earlier retirements. To the extent that this reflects the retirement of

<sup>4</sup> Further detail on the situation of the older Negro may be found in a publication of the National Urban League entitled "Double Jeopardy."

men 62 to 64 under the optional retirement provisions of the Social Security Act, they are for the most part persons of low income who are compelled to accept low benefits continuing throughout their lifetime. Such a decision is not voluntary retirement to enjoy leisure as a fruit of long years of work, but simply acceptance of the inevitability of a life of poverty.

*Lower income.*—Difficulty in finding jobs and longer periods of unemployment, more part-time work, larger proportions in low-skilled jobs—all result in lower average incomes among older workers who have not yet reached the usual retirement age. The median income for men steadily declines after age 45.

*Unemployment.*—Older workers are underrepresented in the occupations which have had marked employment increases in recent years, and overrepresented in those which have suffered marked declines. Duration of unemployment rises with increasing age past 45. Of all those unemployed for more than half a year in 1963, one out of four men were 45 to 64 years of age. The average duration of unemployment for those 45 to 64 years was more than 20 weeks and for those 65 and over about 30 weeks.

*Part-time work.*—Of those older men who do work, the proportion who work part time steadily increased with age—one out of four employed men between age 65 and 69, one out of three between 70 and 74, and one out of two employed men age 75 and 79 were working part time.

*Lesser mobility.*—The lower the income the lower the rate of migration for persons 65 years or older. The older the individual, the less likely he is to migrate. At any age, Negroes are less likely to move. Older workers also have much less job mobility than younger workers. When they do change jobs, most do so because of loss of the previous job.

*Education.*—The median years of school completed by individuals aged 65 and over in the labor force in 1964 was 8.9 years. Farmers, private household workers, and laborers are the only occupational groups whose median schooling approximate that level. In 1975 about half of those 65 years or older and one-third of those aged 55 to 64 will have 8 years or less of education.

Men 45 years and older constituted almost 40 percent of the male labor force, and women of that age more than 30 percent. More than 25 percent of the unemployed were 45 years or older. But only 10 percent of the male trainees and 12 percent of the female trainees enrolled in institutional projects started in 1964 under MDTA were in this age group.

#### *Employment as a source of income*

Although only one out of four persons 65 or over worked during the year and most of these were in the younger ages, employment was the largest single source of income for the aged population as a whole in 1962. It accounted for about one-third of aggregate income, somewhat more than social security benefits. The replacement of income now earned by these older men and women would necessitate huge public expenditures for income maintenance programs. The long-term trend in labor force population and employment has been consistently downward for men of retirement age, and will continue so long as labor supply exceeds labor demand and teenagers have high rates of unemployment. The challenge is to create more jobs for all ages, as is possible now in service occupations. Achievement of an unemployment rate of 3 percent would go far toward eliminating this problem.

#### *Potentials for employment*

The aged are not a homogeneous group. For program planning, it would be useful to know the size of groups of the older poor with essentially the same characteristics with respect to health, family status, education, work experience, housing, and employment potential. A study of old-age assistance recipients showed that two out of three were women and half were more than 76 years old. Many were in poor health. Obviously employment programs would not be the objective for this group, although it is equally obvious that a group of some size even among old-age assistance recipients could be identified as having employment potential.

For the aged poor not receiving old-age assistance, the factors affecting employment potential are likely to be more favorable, and there are two or three older poor persons for every one receiving OAA. Even though a minority could work if jobs were available, it would be a minority of 1 or more million, a number clearly in excess of the job openings which might be available to them in the near future.

## HEALTH AND HOUSING

*Health*

Although higher incidence of ill health and the limitations it imposes are associated with increasing age and lower incomes, substantial proportions and numbers of the older poor do not have any chronic conditions or limitation in mobility or in their major activity; only a small proportion have major limitations of activity and mobility. In families with incomes under \$2,000, less than one-fourth of persons 45 to 64 and only one in about seven persons 65 plus have no chronic conditions; on the other hand, in the same income class, 65 percent of those 45 to 64 and 44 percent of those 65 and over have no limitations in activity. Of course, limitations of major activity rises with age; only 1 out of 20 at ages 45 to 54, but 1 out of 4 at age 75 and over.

*Housing*

A total of 2,700,000 units, or 30 percent of all units in which the head of the household is 65 or over, are classified as in deficient condition; that is, they are lacking in some or all facilities, deteriorating, or dilapidated. Although persons 65 and over were only 10 percent of the population, they occupied 22 percent of all deficient housing. About 40 percent of these deficient units were occupied by persons who had incomes of less than \$1,000, and another 29 percent of persons with incomes of \$1,000 to \$2,000. These totaled about 2 million households.

More than half of all old Negroes live in housing either dilapidated or lacking essential plumbing as compared to one in eight of all white older people.

## CAUSES OF POVERTY AMONG THE AGED

For the aged, as for other poor, poverty is often a condition persisting from early years. The University of Michigan study indicated that more than half of the families whose head was 65 or over had either never worked at all or had never earned more than \$2,000 a year. Obviously little could have been set aside for retirement years.

*Not born poor but made poor*

There is also evidence that existing trends are creating a class of older people who did not always live in poverty. A Bureau of Census study shows that men who were age 65 and over in 1959 had suffered a decrease of one-third in real income, as compared to their income 10 years earlier, whereas the income of men 34 to 44 in 1959 had increased by one-third. Most of these older men had not retired.

It is apparent that retirement in itself is sufficient cause for poverty, since OASDI benefits represent only about 30 percent of average factory earnings, and a large number of beneficiaries have little or no cash income aside from their benefits. In 1962 about one-third of the unmarried beneficiaries received less than \$150 of money income other than benefits during the year, and one-fifth of the couples had less than \$300 in addition to their benefits. In addition to prior low incomes, among the causes of poverty in middle age and later years, are reduced labor force participation, high rates of unemployment, discrimination because of age or race, limited education and limited opportunities for retraining, lower rates of migration and lesser job mobility, prior incidence of ill health, lower earnings when employed—including a greater frequency of part-time employment. Some of these factors are the same as those affecting younger people.

*Born too soon*

There are other factors which do not appear in current statistical analyses. Nevertheless, they have strongly affected the conditions which older people find themselves in today. First, when these older people were young, families were large, and the father was the only breadwinner; when they were young or in their prime years, a higher proportion of families were poor than is true today. And poverty persists.

*Lived too long*

Second, there is great likelihood that those who live long enough will encounter misfortunes, sudden or gradual, from which some individuals will not recover, such as loss of jobs when firms or industries contract, business failures, illness, widowhood. The impact of such events is particularly to be anticipated among

people who have lived through the unsettled times which have been characterized in the lives of older people—war, depression, recession, inflation. These are blows felt in the past. The clock cannot be turned back.

## ITEM NO. 3

STATEMENT OF THE NATIONAL COUNCIL ON THE AGING, NEW YORK, N.Y., ON BACKGROUND FACTS ON THE INCOME POSITION OF OLDER PERSONS<sup>3</sup>

## CHARACTERISTICS OF THE OLDER POPULATION

*Aged 65 and older.* Our Nation's population now includes 18 million persons aged 65 or over (17.9 million as of mid-1964). Of the total population today, 1 person out of every 11 is past 65, in comparison to only one in 25 at the turn of the century.

The rate of increase in the population 65 and older has slackened in recent years. The annual rate of increase averaged 1.8 percent between 1960 and 1964 in contrast to 3 percent for the decade 1950-60. Particularly significant was a slight decrease in the absolute number of men aged 65-69; at the time of the 1960 census, there were 2,931,000 men aged 65-69; 4 years later, the number was estimated at 2,855,000.

Currently, on the average day roughly 3,800 people become age 65 and 3,000 over 65 die, resulting in the net increase of more than 800 a day in the aged population.

The number 65 and older is expected to approach 20 million by 1970 and exceed 25 million by 1985. In the years ahead, the increases will be particularly great at the highest ages. While the total population 65 and older is expected to increase between 1960 and 1985 by 50 percent, the population 85 and older may increase by more than 90 percent.

Of all persons aged 65 and older, well over one-third (36 percent) have already passed their 75th birthday. As many as 1 million are 85 years of age or older.

Women now becoming age 65 can expect to live another 16 years; the men, another 13 years.

Women outnumber men and the ratio is increasing as our population becomes older. In the total population 65 and older, there were 121 women for every 100 men at the time of the 1960 census and as many as 128 by mid-1964. In the population 85 and older, the ratio of women to men is now 163 to 100 and is expected to be close to double by 1985.

As a result of the greater longevity of women—coupled with their tendency to marry somewhat older men—there are many widows in the aged population, especially at the highest ages. Widows account for more than half of all women 65 and older, and for nearly seven-tenths of the women 75 and older.

Widows, widowers, and other nonmarried people make up half of the aged population. Fewer than 4 in 10 aged women—but as many as 7 in 10 aged men—are married and living with the spouse.

*Aged 60-64.* Nearly 8 million persons are now aged 60-64 (7.7 million as of mid-1964). Consideration of the income position of the older population cannot ignore this rapidly growing group, particularly in the years ahead when earlier retirement from the labor force will probably be increasingly common.

For this age group, the average annual rate of increase rose from 1.8 percent for the decade 1950-60 to 2 percent for the period 1960-64. The recent acceleration in the rate was concentrated among the men: an annual rate averaging 1.8 percent for 1960-64 in contrast to 1.2 percent for 1950-60. The average rate for women dropped over the same period from 2.3 to 2 percent.

Back in 1950, males slightly outnumbered females in the age group 60-64. Currently, there are 110 women aged 60-64 for every 100 men.

## INCOME SOURCES

*Social security* benefits are a major source of income for most aged persons. About 13½ million people over 65 are now drawing social security benefits under the program of old-age, survivors and disability insurance. Another

<sup>3</sup> See p. 25.



1¼-1½ million aged are eligible for benefits except that they—or their husbands—have not yet retired. Persons currently receiving benefits, or eligible to do so on retirement, make up about four-fifths of the total population over 65 and as much as 90-95 percent of the population now reaching 65.

In addition, about 1¾ million persons aged 62-64 are drawing social security benefits which, except in the case of widows and disabled workers, are permanently reduced because of payment before age 65.

Of the persons awarded benefits as retired workers during 1963, more than half opted for a reduced benefit before reaching age 65. Of all retired workers on the rolls at the end of 1963, about one-fourth (15 percent of the men and 44 percent of the women) were receiving actuarially reduced benefits.

Social security benefits payable in mid-1964 averaged about \$77 a month for the retired aged worker, \$40 for the spouse, and \$67 for the aged widow.

For most beneficiaries, the social security benefit is a major part of retirement income period. For many, it is the main source. According to a 1963 survey of the Social Security Administration, the benefit was practically the sole source of cash income for nearly one-fifth of the beneficiary couples and for more than one-third of the nonmarried beneficiaries who had been entitled to benefits for a year or more. (There has been little improvement in this respect since 1957, when the income of beneficiaries was last studied.) Benefits contributed 85 percent or more of the income of beneficiaries with total money income below \$1,000 in 1962; even for those with incomes of \$2,000 to \$2,999, the benefit accounted for 59 percent of the couples' income and for 42 percent of the income of the nonmarried beneficiaries.

*Employment* was the largest single source of income for the aged population in 1962, despite the fact that 3 out of every 4 persons 65 or over did not work during the year. The Social Security Administration's survey shows that half of all aged couples, including couples in which one member is under 65, and one-fourth of the nonmarried had some earnings in 1962. For many of them, employment is part time and earnings are primarily a supplement to retirement benefits. But for the 2.3 million persons aged 65 and over who worked during 1962 at jobs that were usually full time, earnings made up about two-thirds of total income.

Since the turn of the century, the labor force participation of men 65 years of age and over has decreased substantially. In 1900 more than two-thirds of all aged men were in the labor force; less than one-third are now. The labor force participation rate of men 65 and over was dropping before the enactment of social security; the rate of decline accelerated when retirement benefits became effective; participation rates rose in the war years when job opportunities increased and competition from younger workers decreased, and resumed its decline following the war years.

The proportion of aged women who work, although considerably higher than at the beginning of the century, appears to have leveled off at about one out of six in recent years.

Significantly, there has been a decided increase in the relative importance of part-time employment. In October 1963, nearly two-fifths of the men 65 and over and half of the aged women who were employed in nonagricultural occupations were working part time (less than 35 hours in the survey week).

Approximately 85 percent of both men and women 65 and older who were working part time were doing so out of preference rather than for economic reasons, according to the Labor Department. This preference for part-time work has grown quite noticeably in recent years. At the beginning of the 1950's about 76 percent of older men who worked held full-time jobs, in contrast to only about 64 percent in 1961.

*Private group pensions* provided income for 16 percent of the married couples in the Social Security Administration's survey and for 5 percent of the nonmarried. Persons with private pensions are the "economically elite" among the retired OASDI beneficiaries. Their median total income of \$3,400 was only one-sixth less than that of beneficiary couples with at least one member working at a full-time job. And for nonmarried beneficiaries, a private pension did as much as full-time employment to raise the average level of money income.

*Old-age assistance* which until early in 1951 provided income for more aged people than did the social insurance program—has increasingly taken on a supplementary role. Of the 2.2 million persons now receiving old-age assistance, nearly two-fifths are OASDI beneficiaries. Of all new applicants for assistance, about three-fifths are OASDI beneficiaries.

## AGGREGATE MONEY INCOME

The total income of the aged population is probably now in the neighborhood of \$38 to \$40 billion. During the single decade of the fifties income of the population over 65 more than doubled, rising from about \$15 billion in 1950 to over \$30 billion in 1959. This was a substantially faster rate of increase than that for the younger population and was achieved despite the decreasing importance of earnings. Most of the increase came from social security benefits.

The share of the Nation's aggregate income that is received by the group 65 and over is only slightly less than the proportion they account for of the total population. Nearly one-third of this aggregate, however, is in the form of earnings; most people 65 and older do not share at all in this source and others have only small earnings to supplement retirement benefits. The retired aged group—excluding the relatively few still working at full-time jobs—clearly receives a much smaller share of the Nation's income than would be justified by their numerical representation in the population.

As shown by the Social Security Administration's survey, earnings accounted for 32 percent of the aggregate money income of all persons aged 65 or over and their spouses. OASDI benefits ran a close second—30 percent. Other public retirement benefits added 6 percent and private pensions another 3 percent. Thus, two-fifths of the aggregate came from public and private retirement programs combined. The aged received 15 percent of their income from interest, dividends, and rents. Public assistance and veterans' compensation accounted for 5 and 4 percent, respectively.

## AMOUNT OF MONEY INCOME IN RELATION TO NEED

The Social Security Administration's survey reveals that half of all non-married aged persons had incomes below \$1,130 for the year 1962; the median was \$1,365 for the men and \$1,015 for the women.<sup>1</sup> Half of the married aged (those couples with at least one member 65 and older) had less than \$2,875. Income was below \$1,000 for one-third of the nonmarried men and for half of the nonmarried women, and below \$2,000 for three-tenths of the couples. It was above \$4,000 for 1 in 10 of the nonmarried men and 1 in 25 of the nonmarried women, and above \$5,000 for one-fifth of the couples.

The survey reveals a wide divergence in median income when the aged are classified by their work experience and whether they receive social security benefits. This spread was from a low of \$710 for the 2.3 million nonmarried women who were not OASDI beneficiaries and did not work at all in 1962 to a high of \$6,060 for the 570,000 nonbeneficiary couples counted as usually working full time. Some of this divergence reflects age differences which are discussed in detail below, under the heading "Age Differences in Income for the Population 62 and Older."

Of the 5.4 million couples in which one or both members were 65 and older, at least 1.9 million (more than 1 in every 3) had cash income in 1962 that was less than \$2,500, the amount which the Bureau of Labor Statistics estimated would be required if an aged couple were to live independently at a modest but adequate level. At least 5.7 million of the 8.7 million nonmarried aged persons (2 in every 3) had less than \$1,800, the corresponding amount needed by an individual alone to attain the modest but adequate level. Not all of the aged who had incomes below these amounts failed to achieve this modest but adequate level of living; for example, persons living in the homes of adult children. The amounts were intended to represent what was needed for independent living and would thus make the sharing of the home a matter of choice rather than economic necessity.

The BLS budget, widely accepted as a meaningful benchmark, was originally developed for a retired couple assumed to be just past 65 and in reasonably good health for their age, requiring no unusual medical or other services, and keeping house by themselves in a 2- or 3-room rented unit. The cost of such a modest but adequate level was estimated to range from \$2,640 to \$3,370 in 20 large cities in the autumn of 1959, with a median of \$3,000.

Because the living arrangements assumed for the budget described the situation of only a minority of elderly people, the BLS adjusted the estimated average

<sup>1</sup> Highlights of the findings on income published in the March 1964 Social Security Bulletin were made available to the subcommittee in April 1964.

cost for a couple to \$2,500 to allow for reduced costs of homeownership and somewhat lower costs in smaller communities. Adapted to take account of the differential in costs of living alone, the corresponding cost for one person was estimated at \$1,800.

The Social Security Administration (in R. & S. Note No. 2, Feb. 24, 1964) has suggested that the downward adjustment for lower costs of homeowners should probably have been accompanied by an increase in costs of transportation since homeowners are more likely to own automobiles. The Social Security Administration also pointed out that the medical costs included in the BLS budget on the assumption of reasonably good health were below the cost of comprehensive private health insurance available to the aged through such policies as "Connecticut 65," "New York 65," and "Western 65," and that, in addition, most aged couples have medical expenses not covered by the insurance policy.

"Taking into account the transportation and higher medical expense factors," the Social Security Administration analysis concluded, "the adjusted modest but adequate level would probably come to about \$2,800 for a retired couple."

In using the BLS budget in relation to current incomes, recognition should also be given to the rise in prices over the 5-year period since the budget was priced in the autumn of 1959.

Census data permit a comparison of the incomes of persons under and over age 65. When family size is the same, the aged have income only about half that of younger persons. The median income of two-person families in 1960 was \$2,530 when the head was 65 or over and \$5,315 when the head was under 65. The difference was even greater for persons living alone: \$1,055 in comparison to \$2,570.

The fact that the aged have lower money incomes than younger persons is not in itself clear evidence that their incomes are inadequate. Older people have less need for some items, such as food and clothing. On retirement, such work-related expenses as transportation costs to and from the job, social security taxes and union dues, are either completely eliminated or sharply reduced. The aged no longer have the cost of raising and educating children—an expense that for years dominates most family budgets. Since they are more likely than younger persons to own their homes free and clear, they may be able to stretch a given income further than those who must pay rent or meet payments on mortgages. Their age entitles them to tax benefits not available to persons under 65.

On the other hand, medical expenses of older persons average greater—more than double the expenses of younger people—and because they are less likely to have medical insurance, out-of-pocket medical expenses cut deeply into the retirement incomes of those who experience serious illness. With decreasing physical ability, aged persons can do less for themselves and many need to incur higher expenses for maintaining the home and comfortable surroundings. On balance, the only available evidence indicates that relative budget costs for aged persons are somewhat less than for younger adults; the difference is probably not very great and is certainly not of the magnitude of one-half.

One analysis of consumer patterns of aged spending units points out: "The data for the higher income group (among the aged) suggest that those older units who continue to have high incomes continue to follow their earlier patterns of consumption. Only when their income level is markedly reduced, with the resulting need to spend relatively more for the more essential categories of consumer goods and services, are old family units forced to make sharp changes in the patterns of expenditures to which they are accustomed."<sup>2</sup>

#### RESOURCES SUPPLEMENTING CASH INCOME

Consideration of assets as well as cash income is important to an assessment of the economic position of older people. Generally, these two measures are related: those with the lowest incomes are likely to have the least in financial assets.

The great majority of all aged persons have only modest asset holdings, consisting mainly of the home they own. And their assets—unlike the assets of younger people—cannot usually be replaced once they are spent.

<sup>2</sup> "Consumer Patterns of Older Spending Units," by Sidney Goldstein, *Journal of Gerontology*, July 1959, p. 332.

Information on assets owned by older persons, classified by marital and beneficiary status and by age and income, is available from the Social Security Administration's 1963 Survey.<sup>3</sup>

The median value of the asset holdings of aged couples was \$11,180. When the equity in the home was excluded, the median value of assets was reduced to \$2,950. Nonmarried persons 65 and older had less than one-third of these amounts.

Approximately one-sixth of the couples and two-fifths of the nonmarried men and women had no assets or less than \$1,000. One-third of the couples and one-sixth of the nonmarried had \$15,000 or more including the equity in the home.

Two out of every three couples and one in three of the nonmarried owned equity in a home.

In general, both the proportion owning assets and the value of such assets declined with age and increased significantly with income. When couples were classified by income group, the lowest third had median assets of \$4,495; the middle third, \$10,475; and the high third, more than \$15,000. Relative importance of the kinds of assets also varied with income. For the lowest income third, more than half the assets holdings were in home equity and only a fourth in financial assets. The situation for the highest income third was just reversed: one-quarter of the assets in home equities and one-half in financial assets.

In all age groups, widows had substantially lower median assets than non-widows.

Personal debts of the aged are very small in relation to assets—about 1 percent. Approximately three-fourths of the married couples and 9 in 10 of the non-married reported no personal debt. While the proportion that reported debt varied little with income, the amount of debt did vary: the higher the income, the larger the amount of debt.

Life insurance, not included with assets because of the difficulty of determining cash value, was owned by two-thirds of the aged couples and 45 percent of the nonmarried aged. The median face value for those who had insurance was \$2,580 for couples, \$1,325 for nonmarried men, and \$920 for widows and other nonmarried women.

Not yet available is a comparison of the findings of the Social Security Administration's survey with data on asset holdings from the Federal Reserve Board's Survey of Financial Characteristics of Consumers and the University of Michigan's Survey of Consumer Finances. These surveys differ, not only in definitions, but in the unit surveyed. The survey unit used in the Social Security Administration's study would be expected to produce lower asset values, on the average, than those used in the other surveys. In the former survey, each couple or nonmarried person aged 62 or over is treated as a separate unit. In the Federal Reserve Board survey, data for such persons who are members of a family are pooled with data for the family unit. In the survey of Consumer Finances, the unit is composed of people who pool income. Accordingly, the Social Security Administration survey would be expected to record a larger number of units from a given population than would the other surveys; moreover, the aged units that live within other families or spending units would doubtless have smaller amounts of assets.

*Potential income.* Assets potentially a source of income for all age groups, are especially important in evaluating the economic situation of older people. The well-being of an aged person might be significantly increased through careful conversion of assets into income prorated over the remaining life expectancy.

Data from the Social Security Administration's 1963 survey provide a measure of such potential income.<sup>4</sup> Each unit's assets were assumed to be capable of earning a 4-percent rate of return. The principal and appropriate interest amounts were then divided over the expected remaining years of the unit's life in equal annual sums so that the assets would be exhausted at the end of the

<sup>3</sup> See "Assets of the Aged in 1962: Findings of the 1963 Survey of the Aged," Social Security Bulletin, November 1964. The survey defined assets to include deposits in banks and savings accounts and U.S. Savings Bonds (which together constitute "liquid assets"); marketable securities and the value of collectible loans to others (which, in combination with liquid assets, make up "financial assets"); equity in business, farm, and real estate investment; and equity in a home. The asset totals thus excluded only the cash value of life insurance (for which it was not considered feasible to obtain information), equity in annuities or in retirement plans, the value of automobiles and personal effects.

<sup>4</sup> "Potential Income From Assets: Findings of the 1963 Survey of the Aged," by Janet Murray, Social Security Bulletin, December 1964.

period. The annual amount computed in this way was added to current money income (less income actually received from assets).

Use of this procedure obviously ignores the question of the feasibility or desirability of this form of asset management for the individual; particularly unrealistic, for example, is the conversion of the owned farm or other business holdings into prorated assets.

The effect on median income of assuming that assets are converted into life annuities may be summarized as follows:

Unit	Actual income	Potential income	
		Excluding home equity	Including home equity
Married couples .....	\$2, 875	\$3, 130	\$3, 795
Nonmarried men .....	1, 365	1, 560	1, 845
Nonmarried women .....	1, 015	1, 130	1, 395

The median potential income is about 10 percent greater than actual income when home equity is excluded and a little more than 30 percent greater when home equity is included. Reflecting the fact that asset holdings are larger at the higher income levels than at the lower, the addition of distributed assets to income increases the inequality of the income distribution. Of those with income of less than \$3,000 fewer than one in four had asset holdings great enough to shift their income into a higher \$1,000 interval.

Use of potential income would still leave more than a third of the aged couples and about two-thirds of the nonmarried aged with insufficient income to live independently at the "modest but adequate" budget standards developed by the Bureau of Labor Statistics.

#### PROTECTION AGAINST MEDICAL COSTS

Insurance against medical costs represents an important resource for older people. Medical care—unlike food, housing and other items in the budget—involves costs that are uneven and unpredictable in their impact. Income and savings that are adequate for the usual day-to-day expenditures can become completely inadequate as soon as heavy medical bills are involved. Hospitalization is the most disruptive of these medical care items.

One out of every six persons over 65 is hospitalized each year for an average stay of more than 2 weeks. After age 65, 9 out of every 10 persons can expect to be hospitalized at least once.

Of the aged reporting total medical costs in 1962, 11 percent of the couples and 7 percent of the nonmarried had total medical bills of more than \$1,000. At the other extreme, about a fourth of the couples and more than half of the nonmarried reported total medical costs of less than \$100 for the year.

For those who are hospitalized, medical costs are especially high. For the aged couples with one or both members in a short-stay hospital during 1962, mean total costs were about \$1,200; for the nonmarried persons who had been hospitalized, medical costs averaged more than \$1,000.

Hospital care is more likely to be beyond the financial means of aged persons than other medical costs. The aged persons hospitalized in 1962 were three to four times as likely to turn for some or all of their care to Government sources or voluntary agencies as those who did not go into a hospital or nursing home during the year.

The Social Security Administration's survey indicated that about 9 million persons 65 and older, or slightly more than half of all aged persons including those in positions, had some form of prepaid insurance against medical expenses. Other coverage estimates are slightly higher. More important than the exact proportion, however, is the question of adequacy of the protection. According to some authorities, only one in four older people holds adequate hospital insurance under the definition of adequacy established by the American Hospital Association.

By all measures, private hospital insurance reaches proportionately fewer of those most in need of protection: persons in poor health, the very old, those not employed, and those with the lowest incomes—characteristics that tend to be interrelated. Of the aged who evaluated their health condition as "good" in the Social Security Administration's survey, three out of five had health insurance, compared with slightly more than one out of three in "poor" health. Of those 73 and older, 43 percent had insurance, in comparison to 58 percent of the group aged 65 through 72. For the lowest income third of the aged population, only 42 percent of the couples, 31 percent of the nonmarried women and 15 percent of the men were covered; for the highest income third, the corresponding proportions were 80, 66, and 64 percent.

*Age differences in income for the population 62 and older*

Needless to say, our older population is not a homogeneous group. A subdivision by age helps to highlight the differences in income position among older people, especially the differences that are associated with age, such as labor force participation.

For this purpose, the Social Security Administration's 1963 survey can be used to compare the income situation of the group aged 65-72 with the group aged 73 and over.<sup>5</sup> The breaking point—chosen for its significance in relation to the retirement test—divides the population over 65 roughly in two, with 46 percent of the total in the older group. This comparison also takes in the population aged 62-64, included in the survey because persons in this age group are eligible for OASDI benefits.

Table I pulls together some of these differences, by age and beneficiary status. Highlights of the findings follow.

When the age group 62-64 is compared with the two older groups, it is immediately apparent that the nonbeneficiaries aged 62-64 are, in the main, regular members of the labor force. Earnings represented close to nine-tenths of the total income of the couples and nonmarried men in this grouping. Even among the nonmarried women, 70 percent had worked in 1962, so that earnings represented more than four-fifths of the total income of the group.

It is equally clear that those who claimed OASDI benefits before they reached age 65 did so because they needed the benefit. In other words, their limited earnings apparently made even a reduced benefit attractive. Except among widow beneficiaries (for whom there is no reduction), those who claimed OASDI benefits before attaining age 65 are much less likely than the other beneficiaries to have income from assets. Fewer of these early retirants had private group pensions, even though the growth of private pension plans might lead one to expect that a larger proportion of each successive age cohort reaching retirement would have rights to a private pension. (The proportion of OASDI beneficiaries with private group pensions is shown in table II.)

Turning to a comparison of the two older age groups, we find that median incomes were smaller for the 73-and-over group than for the 65-72 age group, for each marital and beneficiary status classification. The disparity was substantial, however, only for couples and nonmarried men not on the OASDI rolls: for couples, \$4,750 compared with \$1,680; and for the nonmarried men, \$2,000 compared with \$860. These figures clearly reflect the fact that employment provided three-fourths of the income of the nonbeneficiary couples aged 65-72 but only 18 percent for the older ones; the corresponding figures for the nonmarried men were two-thirds and 9 percent. Presumably most of the workers aged 65-72 could have drawn OASDI benefits were it not for their employment, but those aged 73 and over were apparently not eligible.

Public assistance provided about one-fifth and two-fifths, respectively, of the aggregate income of the older couples and nonmarried persons who were not social security beneficiaries.

Widows and other nonmarried women who did not receive OASDI benefits were the most seriously disadvantaged of all groups with respect to cash income. Moreover, those aged 65-72 were not much better off than those who were older. Because neither age group had much employment, the median cash incomes were \$855 and \$720.

<sup>5</sup> See "Income of the Aged in 1962: First Findings of the 1963 Survey of the Aged," by Lenore A. Epstein, Social Security Bulletin, March 1964.

Among the beneficiaries aged 65 and over, those under age 73 were somewhat better off than the older ones. The median income for beneficiaries 65 to 72 exceeded the median for beneficiaries 73 and over by about 20 percent in the case of couples and 30 percent in the case of the nonmarried groups. Differences in favor of the younger units might be expected for a number of reasons. First, the benefits of the younger units generally started later and consequently were based on employment at higher average earnings. Second, they not only could have been expected to have had higher assets when they retired but they would have had less time to use up the assets with which they entered retirement—an action that often reduces current income in later years. Third, they presumably have an advantage in the current labor market over older persons.

Each of these reasons apparently played a role in producing the somewhat higher incomes for the younger of the two groupings because the percentage distributions of aggregate income for the two groupings were not significantly different. Earnings made up the same proportion of aggregate income for each of the two age groupings in the case of beneficiary couples (about one-fourth) and nonmarried men beneficiaries (one-seventh). The proportion coming from interest, dividends, and rents was not larger for beneficiaries aged 65 to 72 than for those 73 and older. The proportion from retirement benefits (mostly OASDI benefits) was about the same, close to half in the case of couples, slightly more for retired nonmarried women and approaching two-thirds for the nonmarried men.

Perhaps the most significant differences were found among the two groups of aged widowed beneficiaries. Those aged 65 to 72 had a median income of \$1,285, with 58 percent of the aggregate coming from retirement benefits and 4 percent from such sources as private individual annuities and contributions by relatives. For the widowed beneficiaries aged 73 and over, the median was \$960 and the corresponding proportions were 50 percent and 16 percent. Income from interest, dividends, and rents accounted for about the same share of the total income of the two groups of widows; 21 percent for those aged 65 to 72 and 23 percent for the older ones.

#### *Dynamic nature of the problem*

Ideally, measures of retirement income should take into account the individual's lifetime pattern of income. Lacking such longitudinal surveys, analyses such as the following are relevant:

"The crucial question is, What change takes place in the incomes of a given age group as it moves into retirement status? When we say that between 1949 and 1959 the income of the male aged increased 55 percent, we are really not talking about the same intact population. In reality, the median income of men aged 55 to 64 in 1949 was \$2,366, but by 1959 the same men (minus those who died, etc.) experienced not an increase in their median income but a decrease.

"More specifically, the best data available on this point are provided by the Bureau of the Census, in its January 1961 report on 1959 incomes. The median incomes of men born in March 1895 and earlier was \$1,710 in 1949; 10 years later, the median income of the same group had decreased 8 percent, to \$1,576. These figures, moreover, are in current dollars and not constant ones: an analysis using constant 1959 dollars would reveal that this group of men suffered an approximate 33 percent decrease in real income from 1959 to 1959, while during the same period of time the real median income for men aged 24 to 34 in 1949 increased by approximately 57 percent; for men aged 34 to 44 in 1949, the increase was approximately 34 percent.

"The same analysis can be applied to the changes in assets and savings. In all of these trends, it is important to recognize another aspect that is too often neglected, namely, the effect of rising expectations in the general population—expectations which do not automatically abate upon retirement. This aspect further aggravates the problem of an adequate income for future generations of retired Americans. An increasing number of such persons will be more insistent on an adequate level of living than past generations of retirees. The younger Americans of today will carry into their own retirement of tomorrow many expectations and aspirations that cannot be met if their retired income status is no better than that of the aged of the present time."<sup>6</sup>

<sup>6</sup> Report of Senate Subcommittee on Problems of the Aged and Aging, 1961, pp. 71-72.

OUTLOOK FOR THE FUTURE

Future generations of the aged can be expected to be better off than today's aged.

Of those now approaching 65, nearly all will qualify for OASDI benefits and these benefits will reflect the relatively high wages of recent years. More retired persons will have private pensions and other forms of savings. Fewer will need public assistance for everyday living costs.

How much better off they will be depends on a number of factors, many of them involving basic policy issues. For example, to what extent will OASDI benefits be adjusted to keep pace with rising wages and living standards? Will it be possible to broaden the protection of private pension plans so that their benefits will reach more than the 1 out of 3 aged persons who—under the present arrangements—can be expected to receive pensions in 1980? Will public assistance become a supplementary program for medical costs, just as it has become the second line of defense against income insecurity in old age?

Optimism about the future must be tempered by the fact that today's older workers are finding it increasingly hard to hold onto their jobs until retirement age. In recognition of this reality, the social security program has been amended to provide reduced benefits for those retiring before age 65, and significant proportions of workers have claimed these lower benefits. Will an increasing number of older workers have to settle for this reduction? And will other workers be eased out of the labor force at even earlier ages so that they exhaust savings while unemployed prior to eligibility for the reduced benefit? And how will this affect private pensions and related protections that they have built up during the working years?

Regardless of how these questions are answered and how optimistic the outlook may be for future generations of the aging, there are now 18 million persons aged 65 and older who, as a group, have inadequate incomes and insufficient protection against the heavy medical costs of old age. They will not automatically share in the higher standards of living that the Nation's expanding productivity can be expected to provide. For them, the problem of low income is persistent, not temporary. Unless specific action is directed toward sharing the gains in productivity with persons already too old to work, their economic position can be expected to decline in the years ahead.

TABLE I.—Median income; and earnings and retirement benefits as a percentage of aggregate money income, by age and OASDI beneficiary status, 1962<sup>1</sup>

Beneficiary status	Median income			Earnings as percent of aggregate income			Retirement benefits as percent of aggregate income		
	Age 62 to 64	Age 65 to 72	Age 73 and over	Age 62 to 64	Age 65 to 72	Age 73 and over	Age 62 to 64	Age 65 to 72	Age 73 and over
Married couples: <sup>2</sup>									
OASDI beneficiaries.....	\$2,470	\$2,900	\$2,430	48	25	26	38	48	51
Nonbeneficiaries.....	5,900	4,750	1,680	89	76	18	2	9	36
Nonmarried men:									
OASDI beneficiaries.....	1,265	1,610	1,260	4	13	14	74	64	63
Nonbeneficiaries.....	2,685	2,000	860	87	66	9	7	11	22
Nonmarried women:									
OASDI beneficiaries:									
Retired.....	1,220	1,455	1,120	34	23	18	56	53	54
Widowed.....	1,350	1,285	960	10	8	5	63	58	50
Nonbeneficiaries.....	2,205	855	720	83	45	7	2	9	10

<sup>1</sup> OASDI benefits, other public retirements benefits (but not veterans' benefits) and private group pensions.

<sup>2</sup> With at least 1 member aged 62 or over.



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TABLE II.—*Private group pensions as a source of money income of OASDI beneficiaries in 1962*

Beneficiaries by type and age	Percent having income from private pensions	Private pension as percent of aggregate income <sup>1</sup>
Married couples: <sup>2</sup>		
62 to 64.....	17	8
65 to 72.....	22	6
73 and over.....	17	5
Nonmarried men:		
62 to 64.....	5	7
65 to 72.....	13	6
73 and over.....	13	5
Nonmarried women:		
Retired:		
62 to 64.....	4	1
65 to 72.....	9	3
73 and over.....	5	2
Widowed:		
62 to 64.....	1	( <sup>3</sup> )
65 to 72.....	1	1
73 and over.....	2	1

<sup>1</sup> As percent of aggregate income of all beneficiaries whether or not receiving a private pension.

<sup>2</sup> With at least 1 member aged 62 or over.

<sup>3</sup> Less than 0.5 percent.

## ITEM NO. 4

MODEL CAP PROGRAMS FOR THE ELDERLY, PREPARED BY THE NATIONAL COUNCIL ON AGING FOR THE OFFICE OF ECONOMIC OPPORTUNITY<sup>4</sup>

PROJECT TLC—A MODEL COMMUNITY ACTION PROGRAM TO EMPLOY OLDER PEOPLE AS AIDES TO WORK WITH VERY YOUNG CHILDREN, MAY 21, 1965

### THE GOALS

Project TLC demonstrates ways in which the community action program can be utilized to serve the poor at both ends of the age scale, the very young and the elderly.

The project calls for recruiting, training, and employing older people in a variety of institutions which serve children. In the main, the children and the older people hired will be from among the community's poor. The project will demonstrate the significance of income from part-time, and, occasionally, full-time employment, in alleviating some of the economic problems of the workers. Volunteers, those who are in a position to contribute their time and their talents, will also have a place in the project. For them, as well as for those employed, the project will demonstrate the values that come from again being needed and having responsibilities after a period of retirement, or after a lapse of time since raising their own children.

The project will show, too, how the children who are served by the older people benefit from the specific service rendered them and from the personal contacts that develop. The implementation of the project provides the means for establishing new services to children, or materially increasing existing services where funds were previously unavailable to do either. The project should, therefore, demonstrate either a qualitative improvement in the services to young children, or a quantitative improvement, and, hopefully both.

### RATIONALE

There is considerable scientific evidence that one of the greatest deprivations of infancy and early childhood is lack of a warm, affectionate relationship with at least one adult. The fact that infants often fail to develop both physically

<sup>4</sup> See p. 30.

and emotionally, merely from lack of tender loving care, is now fairly well understood. Some recent studies appear to present impressive evidence that intellectual growth during the preschool years may depend, to a large degree, on the quality and degree of adult relationships. Experience of settlement house nursery schools, and kindergartens in underprivileged neighborhoods, indicates that children of the very poor suffer from emotional and intellectual malnutrition, as well as from lack of food.

There is impressive testimony as to the relationship between cultural deprivation and the school dropout. The director of the National Education Association project on school dropouts, points out that, "the majority of dropouts come from families of the lower socioeconomic categories \* \* \* where cultural background is limited and education viewed with indifference or distrust, if not open resentment."

Katherine B. Oettinger, Chief of the Children's Bureau, has pointed out that, "our children are separated into two worlds. The children of poverty \* \* \* don't develop curiosity and don't ask questions."

Our educationist points out that a child with "poverty of experience" who has not been encouraged to ask questions, but rather rebuffed, who has had little sustained conversation with an adult, will almost inevitably do poorly when he enters school. The child who, at 4 years of age, does not know even the word for grass, nor the color of the sky, for whom the concept of street is not a mysterious pathway to the great unknown, but a small square of asphalt in front of his house, cannot deal with either the words or the concepts which are normal equipment of the middle-class child and the classroom.

There is also some question as to whether this early lack of stimulation can ever be made up. "An impressive body of research in psychology of perception and neurophysiology of the brain has made it clear that exercise of the mind early in life is essential for its later development," states Charles E. Silberman in "Give Slum Children a Chance: A Radical Proposal," in the May 1964, Harpers magazine. He points out further, that the way in which the cortex and whole nervous system develop is directly affected by the environment. Mental alertness, and in particular the ability to handle abstractions—"freedom," "responsibility," "sharing"—have a physiological basis, in part determined by experience of early childhood.

If to the psychological handicap is added the limited contacts with people, naturally resulting in fear of strangers, particularly adults, and the fear of a strange environment, the stage is set early in life for failure.

In addition, to the children who need the warmth and friendship of an interested adult to help turn their paths in the direction of greater hope, there are thousands of other children of the poor for whom the appropriate mobilization of manpower can mean a chance for recovery, for health, for survival. These are the young children found in the pediatrics wards of general hospitals, in institutions for the mentally ill, in homes for the chronically disabled, founding hospitals, orphanages—all centers for children abandoned by health, kin, and hope.

Here the need exists for the physical contact of an infant with an adult who will hold it while it takes its bottle, for there is ample evidence that the milk alone is insufficient for building an emotionally sound child and adult. Needed, too, is someone to bring a meal to a child in bed and make sure he actually eats it; to express an interest, to relieve the climate of isolation and abandonment which permeates such institutions in spite of, or because of, their commonly overcrowded conditions. Often, limited staff and insufficient supervision let meals go uneaten and changes in condition unnoticed till it is too late. If the condition is a chronic one, parents, where they exist, tend to visit only rarely. Soon the only world which these children know is the institution, and those who, with personalized attention, could have had the spark of awareness ignited for them, remain forever befogged and lost.

This project proposes to employ older people in a variety of settings to provide the personalized services which can improve the present and enhance the future for these children. There is already a significant body of evidence to support the validity of involving older people in such service. Many older people have proved to have the qualities of personality and temperament that make them particularly adapted to help very young children. Grandparents have traditionally been a source of understanding and comfort and have established warm and close ties with their grandchildren. With proper guidance and supervision these attributes

have been channeled into useful roles in health and welfare services in some communities.

A demonstration program of surrogate grandparents for 4-year-olds from economically and culturally deprived families in Nashville, Tenn., indicates that some elderly people, both men and women, are ideally suited to fill the needs of the very young for companionship, affection, and intellectual growth. The older persons' patience, willingness to accept slowness of pace, as well as their regularity and dependability gave the children confidence and a sense of stability.

At the end of the first 8 weeks of regular personal visits by her new older friend, it was reported that, "one girl who, whenever she was not getting individual attention, had sat staring vacantly into space with her finger in her mouth, suddenly blossomed \* \* \* and talked animatedly with some of the other children." Another part of the report states, "The hyperactive little boy was able to wait his turn and even to sit quietly looking at books."

A few brief extracts from the records kept by these surrogate grandparents reveal the qualities that make for successful relationships, and also indicate the informal, though regular, nature of the contacts between the children and the elderly that was the technique used in this particular project:

"We took the children by car to Centennial Park. It all started with a record 'There's a Lily White Duck.' The children had never seen a duck." (Though the park was less than a mile away.)

"Mr. B carved a pumpkin face and all the children gathered round to watch. We smelled and tasted the pumpkin and felt the pulp and the seeds.

"I took D, a doll, and a big rocking chair into the smaller room and we rocked and listened to Brahmn's 'Lullaby' on the record player. D is my very shy, withdrawn one, and she responded beautifully; she and I were so relaxed and both of us enjoyed this half hour.

"I had not seen D for 2 weeks. She had regressed and drawn back into her own private world. I took her on my lap and sang to her in the big rocking chair till she felt more secure.

"Today we walked around and discovered and touched many new things. We listened to the quietness of the room—Soft.

"Mr. B brought boards and nails. The boys were so interested in trying to hammer a nail straight. It took much instruction and patience.

"I took the children out to the playground. They ran, jumped, climbed, went up high in the swings, and one little boy kept screaming just for the joy of it."

It is recognized that every older person who wishes to participate in the program may not be appropriate for assignment to tasks directly involving the children, even if those tasks are different than the ones performed in Nashville. Supportive services arising from the agencies' functions and facilities, however, often require staffing as well. Screening the applicants will determine which individual is best suited to which task. This project will attempt to bring together those older people who have the capacity to share and give of themselves, with the children in greatest need of tender loving care.

#### SPONSORSHIP

Project TLC could be sponsored as a community action program by an established communitywide agency such as a council of social agencies, a hospital council, a school system, or a Government bureau. If it is sponsored in this fashion it could act as the central recruiting, training and placement service for all the participating agencies serving children in the community. On the other hand, Project TLC can also be implemented by a single agency, school, hospital, day-care center, etc., which wishes to undertake the staffing of its own facilities with part-time older people. A social agency experienced or interested in work with older people, or with the poor, might undertake sponsorship of the project in cooperation with one or more other direct service agencies who would actually employ the older workers.

It is recommended that an advisory committee, including representatives from health, welfare, and educational agencies, and from the institutions to be served, as well as representatives of the community's elderly, be established. Such an advisory committee can provide consultation to the sponsoring agency regarding related experiences in other organizations, health standards, and training requirements for the program and its participants, as well as facilitate use of existing community services. It can play a part in informing other agencies of the results of the project and encourage their participation. It can also help in

recruiting appropriate volunteers and workers and create liaison with the population from which the workers are to be recruited.

THE TASKS IN VARIOUS SETTINGS

There are almost limitless ways in which older people can be put to work serving the young. Some of these tasks are indicated in the descriptions that follow of several settings in which Project TLC could be implemented or in which related projects have previously been undertaken.

A STATE HOSPITAL AND SCHOOL FOR THE MENTALLY RETARDED

A New York State hospital and school for the mentally retarded now houses 6,200 patients of which some 1,400 are children under 5 years of age. Some of these children suffer from multiple mental and physical disorders. A typical ward holds 60 to 70 children, often more. On the average, there are three attendants assigned to each ward. Many of the infants and younger children still require bottle feedings; substantial numbers of others cannot feed themselves. The infants' bottles are left with them in their cribs. Older children are fed by the attendants, one at a time, in a process that takes hours. Even with the present state of medical knowledge and of physical rehabilitation, over three-fourths of these children are expected to remain institutionalized for life. Few visitors come to the children. Some of the young patients could benefit from individualized attention, training, and even simple schoolwork. Some could be taught to lead normal lives in the community. Few receive the training. Four-fifths of these patients come from families who are unable to make payments toward the cost of care.

The supervisor of volunteers had been anxious to develop a volunteer program by older people, but has had little success. She is very much interested in a program in which older people would be paid to provide services to the hospital's young patients.

A brief discussion identified the following tasks which could be performed:

- (1) Reading stories to children in the wards; distributing books and magazines;
- (2) Taking groups of ambulatory children to the commissary and refreshment shop;
- (3) Feeding children; bottle feeding infants;
- (4) Assisting with physical therapy, exercising the physically handicapped;
- (5) Escorting children to various hospital services and waiting with them prior to treatment; escorting them back to their wards;
- (6) Chaperoning bus trips and outings;
- (7) Recreation aids; teaching and leading group dancing, singing, showing movies or slides, supervising outdoor recreation;
- (8) Visiting informally with children and playing cards or games, or just talking;
- (9) Assisting with occupational therapy; arts and crafts leadership, teaching sewing, knitting, embroidery, metalwork, etc.;
- (10) Waiting room attendants; caring for young visitors while parents visit patients or are interviewed;
- (11) Teaching or playing musical instruments, drama training;
- (12) Teaching simple subject matter to youngsters who do not attend school, helping to improve reading skills;
- (13) Nurses aids and ward attendants;
- (14) Organizing clubs and projects in the wards;
- (15) Organizing gardening activities on the hospital grounds.

A number of services were also mentioned which would support operations of the hospital, but not necessarily provide direct contact with children. These include:

- (1) Developing an exchange store for children's outgrown clothing for use by the patients;
- (2) Operating various stores and supply rooms;
- (3) Establishing a sewing room to mend children's clothes;
- (4) Operating various repair shops;
- (5) Sorting and distributing laundry returned to the ward; folding diapers;

- (6) Decorating wards and waiting areas;
- (7) Making bibs for small children;
- (8) Doing typing and clerical work;
- (9) Assisting with interviewing families;
- (10) Locating families who will take in a child that cannot stay home but does not require complete hospitalization; making periodic visits to the patients placed;
- (11) Contracting firms and individuals for contribution of materials for use in the arts and crafts and other programs.

For some of these tasks training is necessary and much of it would be available through the hospital's normal facilities for training volunteers.

In large metropolitan areas, the numbers of young children in mental hospitals, chronic disease hospitals, in schools for the retarded, and other such institutions are great. In every State, however, there are unquestionably hospitalized children, mentally retarded or sick, who need and crave the personal attention which overburdened staff cannot possibly give.

#### A GENERAL HOSPITAL

While some of the conditions that stem from the long-term care required in a mental hospital or an institution for the chronically disabled do not exist in a general hospital, many of staff needs for aids and support services are the same. Pediatrics wards and nurseries in general hospitals and in foundling hospitals are, typically, searching for volunteers, who are in short supply, to render the personalized services needed for children.

The director of social service in a large general hospital reports a special need for aids who speak languages other than English, to play with children who speak those languages and to translate for them when they are being examined or treated. She placed particular emphasis on training people to visit with children who manifest behavioral problems or whose parents are working and can't visit them during normal visiting hours. The outpatient department, too, could use aids to care for young children whose parents are waiting for treatment or interviews. Home visits to children discharged from the hospital, particularly from its psychiatric division, could be performed by project members to maintain contact and followup with the patients. It was also indicated that people with limited training could also assist doctors and nurses in preparing certain aspects of the patients' charts and making them available during rounds.

In general, many of the tasks listed in the description of the mental hospital setting above, would also be applicable to a general hospital or other type of institution. A simple but necessary task of great importance to some, such as the foundling homes, is taking young children out for a walk, or a ride in a carriage or stroller, for a view of the surrounding community and a breath of its normal, if not always fresh, air.

#### A PRESCHOOL PROGRAM

Operation Head-Start will undoubtedly open up many opportunities for work by older people. Evidence of this is amply illustrated by the experience with 33 prekindergarten classes opened in the fall of 1964 by the Board of Education in New York City public schools. With one teacher assigned to each class of 15 children, it became apparent that additional help would be needed. Enough volunteers to provide at least one adult for every five children were recruited and trained. All were over 18, including a number in the upper age brackets who were the most successful. A community action program could recruit many older people to work in preschool settings.

The statement of purpose and need for help in the prekindergarten program of New York was set forth in a report of the experience as follows:

"Children from culturally disadvantaged backgrounds contribute disproportionately to the number of school failures, dropouts, and delinquents. Because of the limited cultural background and poor motivation, these children experience fewer and fewer academic successes. Year after year they are compelled to attend school until they are old enough to leave school and join the swelling ranks of the unemployed or social misfits. Within the past years, a number of programs have been instituted to reduce the gap in the cultural experiences of disadvantaged children.

"The prekindergarten classes set up in the fall of 1964 by the board of education in New York City are directed toward preventing learning handicaps which

would limit children in their school progress. The classes are designed to help children understand concepts of time, space, distance, size, color, weight, etc. Another objective is to help children to verbalize, to learn and use the names of objects and people, to express their needs and their feelings in words and sentences. A primary purpose of the program is to help the child see himself as a worthwhile person with a place in his group, to value himself as an individual and to relate to others in a positive way. The program is planned to help the child experience satisfaction in learning and so develop motivation toward continuing his schooling.

"Four-year-old children often require help in the physical tasks of dressing and undressing, learning to use play materials, using toilet facilities. The child with a language barrier needs help on a 1-to-1 basis. The shy, withdrawn, frightened or uncommunicative child usually requires undivided attention. Teachers need help in setting up classroom materials, in keeping supplies and equipment in order, in cleaning up spills, keeping records, and in a variety of other ways. One pair of hands and eyes are not enough to work with 15 four-year-old children."

Specific jobs were listed :

1. Helping to arrange physical setup of classroom.
2. Preparation of material such as setting up paints, paper, supplies, dolls, blocks, and other play and educational equipment.
3. Mounting displays, making posters, arranging bulletin board.
4. Helping with classroom decorations for special holidays and parties.
5. Assisting teacher on trips and visits outside of classroom.
6. Helping at snack time with milk and cookies.
7. Assisting in physical needs of children such as going to bathroom, helping with outer clothing, washing up.
8. Reading or storytelling.
9. Playing the piano or other musical instruments for singing, rhythms or musical games.
10. Working on a 1-to-1 relationship with individual children who are not ready for group activity.
11. Helping children who speak no English to build vocabulary.
12. Accompanying the teacher on home visits when requested.
13. Helping teacher in her supervision of children during outdoor play.
14. Clerical jobs of various kinds.

Worthy of note was the attempt to secure helpers with a variety of cultural, nationality and racial background; in part to provide familiarity and understanding for young children in their new surroundings; in part to provide friendly association with persons who were unfamiliar.

#### OTHER TYPES OF SETTINGS

Communities vary in the facilities they can provide: For example, playgrounds, church supervised nurseries, day care centers for working mothers, day camps and resident camps. The possibility of adapting the basic concept of using older people with young (though not pre-school age) children is illustrated by an experiment with older adults in a children's camp.

They were called program aids, paid a small stipend, and expected to work 3 hours a day. The aim was twofold: to provide useful activity and some income for the older people and to help the camp in the following ways:

Create a more stable tone and serve as grandmother and grandfather figures in relation to campers; help the staff understand pressures and problems of individual children and work directly with groups in teaching such practical skills as sewing, cooking, and carpentry.

The average age was 72; they were of lower and middle income groups and had educational backgrounds from public school only, to college. Perhaps the most useful function performed by the aids is described in the following paragraph:

"Many times there were campers who needed individual attention and were unable to get it from the counselor because of the many other pressures and demands of the rest of the children in the bunk. During one of these instances a staff member asked one of the program aids if she could help by staying with the camper. The program aid was glad to and she spent about an hour reading to this youngster who then went back to his bunk, relaxed and manageable. While this youngster was satisfied and helped at that point, it by no means implied that there were no longer any problems that he exhibited. He did, however,

develop a wonderful relationship with this program aid and was convinced that there was someone, in addition to his counselor, that he could turn to for acceptance and help. After this happened we used the program aids consciously in this area and the results were most gratifying.

"The man who also had no specific skill, had an outgoing personality, and seemingly unlimited energy, and was assigned to work with youngsters who could not or would not go swimming. His friendliness and ability to get along with youngsters by storytelling, playing games and singing songs, were extremely helpful. His work with individual youngsters was also wonderfully helpful to the children, staff, and camp in general."

One of the most interesting comments on this program which will affect any community action program using older people was made in the final report of the director:

"It has become clear to the director and consultant and board that the main struggle is that of acquiring a belief and conviction that older adults can do much more than they are usually given credit for. Belief in the older adult is the essential ingredient for the success of this program."

#### WORK WITH INDIVIDUAL CHILDREN IN THE COMMUNITY

The significance of the Nashville experiment with the most financially and culturally deprived children should not be discounted. The 1-to-1 relationship established with a group of four children to one older person may be necessary before a child can participate in a larger group activity.

Here the older person established a relationship with the family, took the children on walks and trips, and used the facilities of churches and neighborhood centers as needed. But the emphasis was the personal relationship established with one adult and three other children, gradually joining occasionally with one or more other groups in the experiment.

This concentration of attention is expensive. The original cost is, however, trifling if the program prepares a child for normal school life and responsible adulthood.

This type of program deserves further experimentation and careful evaluation.

#### STAFF

The size of the staff will depend on the scope of the project undertaken. A large communitywide project would obviously need more staff than a modest single agency effort. In either case, it is anticipated that only the director of the program would be a full-time employee of the project.

The staff itself will consist of part-time employees recruited from among the community's older poor. The group will fill the various jobs in the institutions, as well as such clerical or other jobs as may be created by the establishing of the project itself. If the project is a large communitywide one which will seek to involve large numbers of people, older people would be trained and hired to do the recruiting as well.

It is expected that most of the staff will be paid between \$1.25 and \$1.50 an hour. Projecting this rate for a part-time work shift of about 4 hours a day, or 20 hours a week, the increase in income to the participants should come to at least \$100 a month, and in many cases more.

Wherever possible, skilled volunteers, retired professionals, institution staff or service club members, would be utilized as instructors in training programs, contacts with agencies to create lists of jobs, establishing the training needs, guiding the recruiting programs, and developing the public relations aspect of the project.

#### OPERATION OF THE PROJECT

The operation of Project TLC will require different steps depending upon its sponsorship and organization in a particular community. The following are the project's components which need to be implemented and coordinated in order for it to achieve its goals:

1. *Recruiting and training the older workers.*—Recruitment may be undertaken as a modest selective program or on a communitywide level with intensive door-to-door recruiting by older people hired to perform this function. The recruiting policy and the extent of training will be determined by the sponsorship of the project, the number and kinds of jobs to be filled, and the job require-

ments. In a hospital setting where infants are involved, and the aim is to provide the human relationship through handling and affection, an outgoing personality, good health, regularity of attendance, and ability to understand and take direction may be the important requirements. On-the-job training may be adequate. On the other hand, a period of training preceding and during the first weeks of employment will be important in most instances. In the "Surrogate Grandparents projects," in Nashville, the period was 10 weeks, including 8 weeks' supervised field placement; in the New York preschool center program it was orientation sessions and inservice training twice a week. In the summer camps it was limited to one orientation session in the city and one weekend at camp. At a minimum, certain material regarding the age group to be dealt with, the particular characteristics of the group likely to be encountered, will be needed. In addition, some understanding of the institution itself, whether hospital or nursery school, its purpose, regulations, and routine will be needed in advance. The exact nature of the job and the method of supervision should also be included.

Since some training and reporting will no doubt be involved in most of the tasks, there appears to be justification for particular recruitment among the most alert elderly and among those with some education. Those with limited skills can, however, be placed in those tasks where they can be most productively used. All applicants should be carefully interviewed by a person competent to determine the most suitable employment for each one. All applicants who are to be placed in the program should be provided with a physical examination, and where required by local statute due to the nature of the work, with any necessary inoculations.

Since this project is envisioned as a demonstration program, with much to be learned by all concerned, including supervisory personnel, it may be well to proceed slowly and carefully in the training and placement of the workers. Small groups of no more than 15 or 20 should be trained and integrated into the operations of an agency at one time. Periodic orientation and training sessions should also be held during the first 3 months after placement. The training for large installations can be carried on in cycles so that a new group of trainees is made available for integration into the staff at regular intervals.

2. *Job development.*—This task may be undertaken by skilled volunteers, by the project staff, or by committees of older people trained for this purpose. What is involved here is meeting with the appropriate staff of the institution to be served: the director or administrator, the head of volunteers, the head of social service, the department director, or the hospital chief of service, or director of nursing. These meetings are for the purpose of listing the tasks to be performed by the people hired, the training requirements for each job, and the special skills or strengths necessary. This information needs to be codified and made available to those responsible for the training program. In some cases the most important part of the job development phase of the project will be getting the institution's agreement to participate in the project and accept the older workers as part of their staff.

3. *Placement and supervision.*—It is urgent that the project staff and agency staff to which the trainee is assigned facilitate the transition from training to actual work. As much on-the-job training as is feasible should be undertaken. Special steps should also be taken to welcome the new recruit to the staff and to orient him to what he will confront in the course of his or her work. Careful supervision of and consultation is necessary to assure the most effective use of people to whom the setting and the work may be strange and new.

Periodic training sessions after placement are recommended, as are regular meetings of the part-time staff to provide opportunities to exchange experiences, evaluate programs, and to voice criticisms and gripes. The trainees' suggestions for improving the training programs or the recruiting techniques should be sought. Wherever possible, articulate workers should be brought back to the training program to assist in orienting new trainees.

4. *Records and statistics.*—The extent to which Project TLC meets its goals can be determined by a careful study of its achievements. Even its failures can teach us something. It is, therefore, most important that careful records be maintained of all aspects of the program. The recordkeeping function, in fact, provides another source of employment for those recruited. The records that are established early in the program should provide information regarding: the number of children served; the ways in which they are served; the number



and ages of the people employed; the jobs they filled; the extent to which they worked full time or part time; the amount they earned, and the difference this made in their total incomes; the number of applicants for work not placed; the number of physical examinations provided; the findings of those examinations, and the followups made, if any. Case histories, too, should be kept since these may provide important information regarding the program and the extent to which providing service to the children changed the self-image of the older people, and affected the attitudes of the children. Finally, the effect of the project on the community, its awareness of the project's value, and the extent to which it modified attitudes toward the older people and their needs and abilities should also be evaluated.

5. *Community relations.*—The community relations aspects of Project TLC consists of several related components: The projections of the program toward the old people; the establishment of linkages with other community agencies; the relationships established between the recruits and the institution's full-time staff; the image created in the community at large.

While it is a major function of this project to create employment opportunities for the older poor, by exploring somewhat new fields of employment, the tone of the project is one of service by older people to youth. This is underscored by the title of the project, Project TLC (Tender Loving Care). The recruiting campaign and the emphasis of the project's press releases and other public relations material should, accordingly, be on the service-to-others aspect of the program. Such a theme can properly heighten the prestige of the project and avoid any stigma of poverty, charity, or "make work" for those who participate in the program. Such a theme, too, will encourage the participation of the older job applicants as well as of the volunteers who are not from among the poor, but whose involvement in the project can be most useful.

Appropriate recognition should be given to participants in Project TLC by the community and the agencies they serve. Consideration should be given to establishing an emblem for the TLC corps; perhaps a heart with the letters "TLC" in it. This theme could capitalize on St. Valentine's Day affairs for special recognition to those who volunteer to work in the project.

The recruiting programs are, in themselves, a public relations program and emphasis here should be on reaching out to the older people in their community organizations, churches, and senior centers. As indicated earlier, the larger the number of jobs to be filled, the more vigorous will be the recruiting program and the more dynamic the public relations techniques used to get people to join up.

The role of other agencies in the establishment of the project has been noted in regard to composition of the advisory committee. The project will need the cooperation of other agencies in acquainting staff with the program; getting referrals for jobs; finding jobs; sharing classrooms, teachers, medical facilities; making referrals to agencies of job applicants whose personal or family problems require professional assistance, as well as sharing experiences in the use of volunteers and part-time staff. For all these reasons, the project should make every effort to develop working relationships with other agencies and services in its communities.

It is important, too, that the professional associations and unions be involved and informed of the project's goals and methods at a very early point in its development to avoid any misunderstanding of its place in the institution. It is important, too, that the project not undertake to fill jobs that are normally performed by full-time staff of the institution, but concentrate on supplementing, strengthening, and supporting the normal staff functions.

This matter is closely related to the establishment of a smooth working relationship between the agency's full-time staff and the new employees who come in via the project. Every effort should be made to orient the agency staff of the coming of the new people, their hours of work, and their function. Press stories indicating the staff welcoming the new recruits will have value to all concerned. Care should be taken to have existing staff tell the community what it has meant to have the additional forces at work, just as the new workers should be given opportunities to describe what their contacts with the children have meant to them.

The community needs to be made aware of the service being rendered by the elderly through this community action program. Efforts should also be made to use the launching of the project to spell out the socioeconomic conditions in which the elderly find themselves and what Project TLC and other efforts

on behalf of the elderly are seeking to achieve. The proper handling of an effective Project TLC can make an impact upon the community's image of the elderly and emphasize their potential contributions as well as their very real needs.

#### STAFF AND BUDGET

No single budget can be projected for Project TLC because it can be implemented in so many different settings and sizes. The guidelines that follow regarding staff and budgetary items should be considered and modified according to actual need in the field.

The full-time paid staff will include only the director and as few of the other posts as is possible. Volunteers and paid part-timers employed from among the poor will fill the other posts. Some of these jobs can be combined in a smaller operation, others may find these insufficient.

**The director:** The responsible executive of the project, knowledgeable in community organization and in recruiting or training techniques or both; directs the staff in recruiting and interviewing and screening possible applicants and coordinates all phases of the program.

**Training supervisor:** Works with institution to which applicants will be assigned, develops course of study, finds instructors, evaluates progress of trainees; supervises follow-up training sessions after placement. Could be a retired teacher, social worker, agency administrator, personnel man.

**On-job supervisor:** Probably part of agency staff, directs trainees in their work; gives day-to-day supervision and consultation; responsible for integration of trainees into agency staff.

**Administrative assistant:** Assists director with office management, record-keeping, supervises clerical staff.

**Hourly workers:** Recruiters, interviewers, public relations person, bookkeepers, secretary, clerk-typists, timekeepers.

The budget needs to anticipate allocations for the following: Wages (for the training sessions as well as for actual work); payroll taxes and related expenses; rent and utilities; furniture and office equipment; expendable office supplies, stationery, forms; printing, training materials, recruiting material; telephone; postage; insurance; medical examinations and related costs.

Consideration should also be given to including in the budget, funds for special needs such as carfares or clothing for a job applicant and the purchase of books, tools or craft materials for use by workers with children when these are not supplied by the agency. In cases where the institution is at a distance from the residential area or is not readily accessible by public transportation, consideration should be given to purchase or rental of a station wagon or bus to get the workers to and from their jobs.

While the bulk of the required funds for the program will be provided by the Office of Economic Opportunity, the local program would be expected to provide some portion of the funds in either cash or kind. Many of the items in the budget could be provided by the local agency providing staff and facilities for the project.

#### NEXT STEPS

Project TLC as proposed here concentrates on services to children in locally operated programs. The need for tender loving care is, however, not confined solely to young children. Institutions serving youth and families, as well as the aged, all are becoming increasingly cognizant of the need to stimulate and extend programs that will offer TLC. The growth of the Big Brother movement, serving preteens and teenagers, reflects the need for such services and has often used brothers who were not just big, but older as well. The Winnetka, Ill., school system has successfully used older people in the public schools as tutors, teachers aids, and instructors, who had time to devote themselves to each child. The need for friendly visitors to the aged is well known and constitutes an important service by senior centers and others to the ill and immobilized elderly. Many of the services needed for institutionalized men and women are similar to those suggested in this proposal for institutionalized children.

A case in point is the list of hospital services developed by the Veterans' Administration for their volunteer program. These tasks could be done by paid staff as well. They include:

**Ward aids:** Assisting in feeding patients, meeting personal needs; i.e., writing letters, shopping, interpreting.

**Therapy aids:** Assisting in rehabilitation exercises (such as relearning the walking process), companionship therapy (establishing personal relationships with patients to bridge the gap between hospital and family life), occupational therapy.

**Recreational aids:** Assisting in ward parties, small group activities, utilizing special skills such as hobby groups, music-groups, discussions, arts and crafts, hospital newspaper.

**Receptionists:** Greeting visitors, escorting them to patients' rooms, assisting charge nurse to give individual attention to special patients, visitor control.

**Supply room aids.**

**Escorts:** Helping patients walk to therapy center and clinic.

**Library volunteers:** Readers, ward cart assistant, clerical jobs.

**Supportive services:** Filing patients' records, compiling information on patients.

**Laboratory:** Jobs for volunteers with proper background in X-ray lab, helping recruit blood donors, preparing surgical packs for sterilization, public relations activities, babysitting for visitors' children.

This list is remarkably similar to the one noted earlier of services required in a mental hospital. The possibility, therefore, exists of expanding Project TLC to include all kinds of institutions, and all age groups. Such a program might well be undertaken ultimately as a communitywide or nationwide umbrella program to involve older people in serving all groups needing personal contact.

It is recommended that modest demonstrations of this program be undertaken first, in order to launch a feasible, tested, and proven Project TLC.

#### COMMUNITY ACTION PROGRAMS TO SERVE THE AGING POOR

MAY 10, 1965

##### THE AGING: ONE FRONT IN THE WAR AGAINST POVERTY

As the war against poverty gains momentum throughout the Nation, it becomes increasingly clear that its major forces are deployed against the poverty of the young and their families. "Break the cycle of poverty" is the challenging battle cry heard in communities all over the country. It envisions young people freed from forces that have held back their progress and that of their fathers for generations past. It is a chance, a hope for the future.

But what of those fathers of generations past? They, the poor who have become old, and their kin, the old who have become poor—they, too, need the chance for a better life embodied in the promise of the war against poverty, and their need is urgent for their future is now.

Older people are one of the major groups among the poor of our Nation. In many communities the proportion of older people among the poor is far greater than their proportion in the total population. Often, they are receiving social security or public assistance or both. Sometimes they are employed. Yet, their total income remains below any standard of adequacy. They are old and they are poor.

Of the more than 18 million people age 65 and older, over half are among the poor. One out of every four families whose head is 65 and over live in poverty. They constitute 20 percent of all families living in poverty. The incidence of poverty among older people living alone, or with people who are not relatives, is even greater. Some 6 out of every 10 of these older people are poor. They make up over one-half of all the very poor single people.

As with all age groups, individual circumstances vary greatly among the elderly. The efforts on their behalf, therefore, require varied approaches to alleviate or end their poverty and to improve their lives. Many avenues are open to the Federal and State Government through which to meet the need for increased incomes and services to the aged. The community action program of the Office of Economic Opportunity provides a particularly useful route through which inadequate incomes can be supplemented through employment, through services to stretch limited funds by providing necessities, preserving health, improving housing, stimulating education, and encouraging self-help programs. These are valuable weapons in the struggle against poverty. They need to be made available for use on behalf of the aging in every community.

The model programs developed by the National Council on the Aging for the Office of Economic Opportunity indicate ways of utilizing the community action program in local communities in the service of the aging. The establishment of services to the aging must be started if the war against poverty is to be won. These models suggest guidelines to help communities make that start quickly and effectively.

#### THE SENIOR WORKER ACTION PROGRAM (SWAP)

##### THE GOALS

The senior worker action program seeks to supplement the inadequate incomes of older people by promoting their employment, particularly on part-time and temporary jobs. It puts major emphasis on part-time employment as the means by which a large number of older people can share the work opportunities found and created by the program. It also seeks full-time jobs for those who wish them.

The program itself, by hiring and training older people for part-time work on the staff, demonstrates ways of efficiently employing several older people to perform each full-time task, thus conserving the work capacities of the individual older worker and giving more people an opportunity to work and earn money.

Reaching out to the aged poor where they live, the program aims at encouraging their participation in all levels of its operation and in utilizing its services. In addition to jobs, the program offers counseling and referral services to deal with the various problems that beset those who are old and poor. It stimulates social action and self-help programs and involves the total community in its establishment, leadership, search for jobs, and in the information programs it undertakes.

##### BACKGROUND

Employment remains the most important source of income for the aging as a whole. In 1962, earnings from employment accounted for one-third of their total income and was an even greater source of revenue than social security. Though income from employment accounted for such a large portion of their total income, this was not because the earnings of the elderly were great, but rather because the incomes of the vast number of older people from social security, public assistance, and pensions were so low. Furthermore, the income from employment had been earned, in the main, by the younger of the aged, for the proportion of elderly who are employed declines with the increase in age. Layoffs, business liquidations, compulsory retirement, and discriminatory hiring practices combine to reduce the employment opportunities available to workers as they grow older. The increasing infirmities and disabilities which often accompany the later years, clouded by mounting discouragement and the lack of knowledge of where and how to locate such jobs as do exist, limit the success of those seeking work. The trend toward earlier retirement programs, and actuarially reduced pensions, increasingly confronts workers in their late fifties and early sixties with these same circumstances.

Many older people, however, continue to seek full-time employment. A report of the U.S. Employment Service showed that during October 1963, 125,000 people over 65 had been in contact with that agency in search of full-time jobs. Many of these would have accepted part-time work were it available. Many others, unable to remain regularly employed on a full-time schedule are capable and anxious to find part-time work and would in fact, prefer it, if they knew where to find it. Part-time or temporary employment plays an increasing role as the age of the employed elderly rises. One-fourth of all the employed men age 65 to 69 work part time, as do one-third of those between 70 and 74, and one-half of those 75 to 79.

Experiences of the nonprofit voluntary employment agencies working with the elderly are scattered and have shown varying degrees of success. Some have, however, recorded measurable accomplishments. For instance, the senior personnel employment committee of White Plains, N.Y., founded by a small volunteer group, reports that from February 1956 through December 30, 1964, 965 older persons have been placed in gainful employment from among 1,964 who applied to the agency, and that since 1962 one out of every two applicants has been placed on jobs. The Golden Age Employment Service, of Atlanta, Ga., indicates that since 1958, 42 percent of their applicants have been placed on jobs and

that their rate of success also shows continuing improvement, reaching as high, in certain months, as 92 percent placement of available applicants. During 1964, the Tucson On Call Employment Reserve, of Tucson, Ariz., placed 366 of 1,185 persons referred to employers for interviews.

It should be noted that these are small programs staffed, in the main, by volunteers and not coordinated with any massive community effort directed at the alleviation of poverty. While they deal with older people of varying skills, they only rarely concentrate on special intensive recruiting among the poor. Their experience, and that of the special programs conducted in this field by the U.S. Employment Service, indicates that a major effort is required to identify available jobs, to develop opportunities for regular full-time, part-time, or temporary employment, and to recruit, counsel, and effectuate placement of older workers. Their experiences show, too, that where a concerted effort of this kind is made it can meet a major need of the poor and of the community.

Without attempting to forecast the results which a vibrant senior worker action program might achieve, it seems feasible to anticipate that such a program might, like the Tucson On Call Employment Reserve, place some 400 older workers on part-time jobs. If they earned, on the average, \$1.50 an hour and worked an average of 12 hours a week, they would earn about \$18 a week, or \$72 a month, an amount almost equal to the national average monthly social security benefit. While these amounts are, in themselves, not sufficient to bring people out of a life of poverty, they do represent a major increase, almost a doubling of income for large numbers of those employed. If more substantial jobs at higher earnings were developed, then earnings up to the maximum amounts permitted by social security prior to reducing benefits can be realistically expected for many of those served by the program. It should be noted, too, that for great masses of the aged poor an increase of \$10 a week could make a great difference in how they lived, what they ate, and how they felt. The goals of the senior worker action program are to achieve as much in increased income for those seeking to work as is possible.

Based on the techniques learned from the more successful employment programs, this model organizes its resources and methods in the context of the community action phase of the war against poverty to provide work and new hope to those whose employment needs are greatest.

#### WHO WOULD BE SERVED

The senior worker action program seeks to serve, primarily, people 60 years of age or older, whose income places them in the ranks of the poor. It promotes the recruitment, counseling, and job placement of older workers. It aims at increasing the incomes of those it serves through employment, especially part-time employment. It provides the means of achieving social security benefits to those who had previously not accrued sufficient quarters of covered employment to be eligible. It provides income for basic necessities for those it serves, and can also be a source of supplementary income for those receiving modest pensions or social security. The program provides a means of staffing other community projects connected with the war on poverty and provides a clearing-house of part-time and full-time workers for local community agencies and institutions, private households, and business firms.

In addition to its primary economic purpose, the senior worker action program brings, too, to the older people for whom it finds employment, the sense of usefulness and dignity associated with work in our society. Those who are not successfully placed will be aided, through appropriate counseling and referral services, in dealing with the multiple personal problems that are the constant companions of poverty and advanced age. Meetings of the unemployed and appropriate self-help and social action programs are encouraged to cope with individual and community problems arising from unemployment and poverty.

#### SPONSORSHIP, STAFFING, SITE

The senior worker action program is organized as a new service of an appropriate existing agency or as an independent nonprofit corporation. Its responsible committee, or board of directors, includes several representatives of the elderly poor from the area to be served, as well as community leaders from business, labor, the professions, the clergy, the social services, the major service

organizations, and the press. Wherever possible, local representatives of the community action program, the board of education, the public welfare department, the health department, the State employment service, the Department of Agriculture's county agent, the Division of Vocational Rehabilitation, the Council of Social Agencies, as well as the Social Security Administration, are included in the leadership, directly on the board, or on its advisory committees.

It is the policy of the senior worker action program to hire as much of its staff as is feasible from among the older poor in the community, thus enabling them to benefit financially from the project, and, through their involvement, enhancing the self-help aspects of the program. By hiring older people on a part-time basis to do the work of the project itself, the program demonstrates ways of utilizing older people and providing more jobs to supplement the incomes of larger numbers of people.

The staff includes older people who are hired and trained to do the recruiting and counseling of the job applicants, as well as some of the job development. Finding and then training the people who will perform these key tasks are among the program's most important early steps. Wherever possible, other older people are also sought out and hired for such tasks as clerks, typists, telephone clerks. Volunteers of all ages who are interested in the program, and can afford to devote their time to it, are also an important component of the staff. Depending on their skills and experiences, they may be among those responsible for job finding. Retired business executives or younger women, members of service organizations with broad community contacts have shown themselves able job finders for such programs around the country. The staff also includes professionally trained individuals who supervise and coordinate the functioning of the total program. Only the director, and as few of the other staff members as is necessary, are employed on a full-time basis.

The program is housed in a center, located in the area in which the older people live. It is a community or neighborhood center situated where it will be most accessible to those whom it seeks to serve, as well as to public transportation. In a community where the elderly do not reside in one particular area, the center is best located in the business section of town. The center includes sufficient space to provide for a comfortable waiting room, interviewing areas that are conducive to dignified and private conversation, clerical areas, and one or more meeting rooms that can also be used for classes, group discussions, as well as for work such as collating and stuffing mailings. The center is open from early in the morning through the evening and makes itself available to job applicants at all hours. Its hours reflect the urgency and determination with which the program views its role.

#### THE PROGRAM

The goals of the senior worker action program are effectuated through a program consisting of the following components:

1. *Finding and recruiting older workers for the job placement service.*—This involves several techniques of casefinding, including the use of carefully selected and trained older people as recruiters; door-to-door canvassing in low-income housing areas in which the elderly live; leafleting the community and enlisting the cooperation of community leaders, the clergy, and other agencies. While the mass media and direct mailings are also used, the major emphasis is on reaching out to the older person and encouraging his utilization of the service, not on waiting for him to take the initiative. Special steps are also taken to assure recruiting of older people among the community's minority population.

2. *Interviewing and counseling each job applicant.*—The interviewers, trained indigenous older persons, determine the applicant's skills, ability, needs, and interests in employment, and whether he needs a full-time, part-time, or temporary job. It is of prime importance that the interviewers establish rapport with the applicants, serve them in a dignified manner, and offer encouragement and support. It is their task, too, to be alert to other possible services which the job applicant may require. To the extent feasible, the applicant and counselor continue their contact for all followup interviews and services necessary.

3. *Developing new placement opportunities and finding existing jobs.*—While some jobs for the elderly are created in the course of setting up the program itself, they constitute only a fraction of the total jobs required. Many of the jobs will come from the implementation of the community's overall antipoverty

program and the establishment of needed services which the community was previously unable to finance. Jobs may be found in staffing hospitals, schools, social agency's independent living programs for the aged, and other services. They may arise from community cleanup campaigns or highway and park beautification projects. They may, on the other hand, come through providing houseworkers, handymen, babysitters, seamstresses, or help for partygivers to the community's housewives. Many jobs will come to the service by establishing and maintaining regular contact with employers, business associates, unions, governmental and voluntary services, and the State employment service, in addition to the community action program. Businessmen's organizations and Government officials are contacted to help determine local manpower needs which are then matched with the available job applicants. Individual résumés and lists of available jobseekers' skills and abilities are circulated through various channels to solicit jobs. Areas surrounding the core community and readily accessible via public transit are also explored for jobs. Many of these tasks require face-to-face meetings, as well as the use of direct mail techniques and the mass media. Respected community leaders, members of the board, politicians, as well as articulate volunteers and committees of the poor themselves carry a major responsibility for job finding.

4. *Filling jobs with available workers.*—An efficient system is required to find, often on short notice, the appropriate worker for the available job. Many times the offered job is different from the worker's past specific experience. Frequently a long period has elapsed since his last job and he requires encouragement and support while adjusting to the idea of the interview or the job itself. A regular referral form given to the employee acts as an introduction to the new employer. The employer is notified by phone that the applicant has been dispatched. The cooperating employer requires encouragement and a word of appreciation. Followup on each referral ascertains the result of the interview, the need for further counseling of the worker; and may also provide possible leads for other jobs, as well as clues for improving the service.

5. *Counseling and referral to other agencies of job applicants requiring services beyond the scope of the program.*—The multiplicity and interrelationship of the many problems that confront the poor of all ages, and particularly the elderly, often require services by other agencies prior to or concurrent with the search for work. Such referrals may be related to social security, private pensions, workmen's compensation, legal aid, vocational rehabilitation, family problems, housing or health care, among others. The interviewer makes the appropriate referral, or, when necessary, makes an appointment for the job applicant with the center's professional community resource consultant for further consultation, referral, and followup.

6. *Developing a vigorous public relations-community relations program.*—In addition to implementing those aspects of the public relations program mentioned earlier, it is especially important to find an early means of acquainting the community's responsible business leaders with the project's purpose, and winning their public endorsement and support. Letters sent by top executives of the major firms, who may also be on the board of directors, to all other firms in the community, inviting cooperation with the senior worker action program are followed up by visits and telephone calls soliciting job placements. The public relations material aimed at the elderly in the community emphasizes the hope embodied in the program's realistic goals, in the opportunity it offers to improve their lives, and invites their use of the service. The broader community is made aware of the establishment of the program, the skills and services available, as well as the extent of poverty among the elderly, the significance of the employment service as a means of diminishing poverty, and the other services and actions required to deal with the remaining needs of the aged poor.

7. *Establishing training programs for the staff, and group guidance for the unemployed.*—The professional staff recruits and trains the interviewers, and those who do the recruiting of workers and jobs in the community. Group guidance and instruction are also provided to job applicants on such subjects as filling out employment applications, preparing résumés, dress and appearance for interviews and jobs. Regular meetings of the job applicants are held to discuss the project's progress, to invite suggestions, and to encourage constructive criticism of the program. Community problems are discussed, indigenous leadership developed, and constructive social action programs in the community encouraged and supported.

8. *Building relationships with other community agencies and the total anti-poverty program.*—In order to coordinate program developments in line with community needs and changing circumstances, the senior worker action program maintains close liaison with other community agencies and with the local community action program. Membership on the board and on its advisory committees, of representatives of other agencies and various sectors of the community, provides a natural device for such ties. These relationships help keep the service informed of changes in the environment within which it functions and provides a means for relating its experiences to the rest of the community structure. These ties are also another means of increasing referrals to the program's center and of expediting referrals to other agencies by the center.

9. *Establishing records and data to facilitate evaluations of the program's experiences.*—During the initial period of its establishment, the senior worker action program staff drafts the records and forms which are utilized during its operation. These forms provide the resource material for evaluating the effectiveness of the project: the number of people served, the extent to which it provides part-time or full-time employment, the extent to which it increases the incomes of the people placed on jobs, the ages of those who apply for and are placed on jobs, and the kinds of jobs filled. Case histories also add to the statistical data to provide a qualitative aspect to the evaluation. Also examined are the kinds of jobs that go unfilled, the effectiveness of lay counselors, and the effectiveness of each of the above listed project components in helping to achieve the overall goals of the project. This evaluation helps shape the form and determines the direction in which the program continues during its next phase.

#### STAFF AND BUDGET

The size of the staff and the budget of the senior worker action program depend on the community in which it is organized, the number of people to be served, the prevailing wage rates, as well as the extent to which it shares the facilities, services, and guidance of an existing agency. It is anticipated that only the director will be a full-time paid member of the staff and that as many of the other posts as possible will be filled by volunteers and from among those employed to supplement their incomes.

Based on the experiences of such services in various parts of the country, the following posts need to be considered in establishing the staff:

**The director:** The executive head of the program; knowledgeable in employment office procedures and community organization; responsible for coordinating the program's various components, giving it direction and evaluating its progress.

**Job development supervisor:** Familiar with the community's commercial and business firms, and with the community's need for services; responsible for supervising the job development staff and for stimulating the creation of jobs in the community. Carries responsibility for much of the community relations program. Could be a retired businessman or community leader.

**Recruiting and placement supervisor:** Experienced in interview techniques and familiar with training programs. Has responsibility for recruiting older people for staff and recruiting job applicants; trains and supervises recruiting and placement staff; sets up classes and discussion groups. Could be a retired social worker or personnel man.

**Community resources consultant:** Familiar with community agencies and resources and knows their intake procedure. Counsels individuals, arranges referrals, helps in training of placement counselors.

**Administrative assistant:** Assists the director with office management and recordkeeping, supervises clerical staff, arranges work schedules of hourly workers.

**Hourly workers:** Job developers, recruiting and placement counselors, book-keeper, secretary, typists, record clerks, and telephone clerks.

Depending on the project, some of these posts can be combined, or, if needed, additional posts added.

Wage projections need to take into account, in addition to pay for full-time staff, hourly pay of \$1.25 to \$1.50 per hour, depending on the job, for part-time employees, including those recruited for the staff from among the poor of the community. In addition to all wages, an amount of up to 10 percent more needs to be anticipated for payroll taxes and related expenses. Volunteers are to be reimbursed for out-of-pocket expenses for lunch and travel, as needed.



In addition to providing for personnel, the budget needs to anticipate allocations for the following items: Rent; utilities; furniture and office equipment; office supplies, stationery, forms; printing, information, and educational material; telephone; postage; travel and out-of-pocket expenses; insurance; and special needs fund (tools, fares for job applicants, and so forth).

Many of the above items can, no doubt, be provided by the local sponsoring organization as the community's contribution toward the cost of the program.

*Timetable for establishing the senior worker action program*

1. *Verify the need for the service in the community.*—
  - (a) Study the number of elderly and their economic circumstances: check census tracts, social security office records, social agency experiences.
  - (b) Survey the employment situation and work interests of the elderly: check State employment service, senior centers, neighborhood organizations, individuals.
  - (c) Assess the existing and potential employment opportunities: check with employers, unions, community action programs, public agencies, service organizations, shopkeepers.
2. *Determine the appropriate sponsorship of the service.*—
  - (a) Decide on structure: separate nonprofit corporation or a new service by an existing organization.
  - (b) Recruit board and committee members: involve community organizations, services and leaders; emphasize involvement of the poor.
  - (c) Elect officers, set up committees: delegate responsibilities: recruiting staff, contacting agencies, public relations, job finding.
  - (d) Agree on program and budget: determine what is available in community, seek needed funds from Office of Economic Opportunity.
3. *Tool up for opening the service.*—
  - (a) Hire professional staff: seek those interested in the goals of the program who have applicable experience.
  - (b) Locate appropriate facility: in the community to be served.
  - (c) Acquire furniture and equipment: the center should have a welcoming, worklike atmosphere.
  - (d) Start community information program: press releases, letters to employers and job sources, contacts with organizations, interviews, signs, window displays, recruit and train staff and volunteers from the community, from service organizations, from referrals by the board.
  - (e) Develop ties with other community agencies: for sharing of experiences, for facilitating referrals, for developing job opportunities.
  - (f) Establish forms and records for service: interview forms, job calls, followup information, referrals, letters, dispatch slips.
4. *Launch the program.*—
  - (a) Start job finding and development program: intensify contacts, visits to job sources.
  - (b) Start recruiting and counseling of job applicants: canvass neighborhoods, senior centers, churches, door-to-door contacts.
  - (c) Intensify community information program: leaflets, radio, mobile soundtruck, speakers, direct mail.
5. *Operation of the service.*—
  - (a) Carry out program.
  - (b) Evaluate service.
  - (c) Modify and add to program as needed.

NEW EMPLOYMENT OPPORTUNITIES

The following are possible part-time and full-time jobs which can be developed for older people in the course of establishing the community's antipoverty campaign, as well as new services which meet existing needs of housewives, homemakers, shopkeepers, and the community at large; they indicate the kinds of jobs that can be created through an imaginative job development campaign:

Aids in schools, day care centers, senior centers, hospitals, and other institutions. Child care, babysitting, at home, in agencies, while parents are out, at work, using community services, visiting patients.

Community organizers, contacting individuals, organizations, businesses, assisting in organizing groups, setting up community discount programs; i.e., for drugs, services, appliances.

- Companions, friendly visitors, for youth and older people who are homebound or institutionalized and in need of companionship.
- Cottage parents, housemothers for institutions, camps, schools.
- Counselors, for various age groups reemployment, community resources, do followup, and assist professionals.
- Drivers to and from services, centers, clinics, classes.
- Entertainers, for institutions, children's wards, senior centers, prisons, schools.
- Escorts, to and from health and community services, help teachers with group trips.
- Foster care for children or unrelated adults, renting rooms, with or without board.
- Gardeners for public housing, parks, highways.
- Guards and guides, at banks, museums, parks, historic sites.
- Handymen, for home repairs, carpentry, plumbing, hanging screens, doing community clean up campaigns.
- Health aids, first aid men, in nursing homes, households, hospitals, schools, factories.
- Homemakers, for households of older people, or families with children whose normal homemaker is unavailable or indisposed.
- Inspectors, of housing, fire hazards, accident prevention, consumer frauds, health hazards.
- Interviewers, canvassers, for house-by-house or block-by-block case finding, surveys, handbill distribution, program recruiting, apartment locating, membership solicitation, door-to-door sales.
- Library aids, receptionists, story hour aids with children, file clerks, researchers, display makers, film projectionists.
- Lunch program aids, for schools, day care, senior centers, and private programs; for meals-on-wheels programs; preparing box lunches for meetings, picnics, outings, for office and factory lunch hours.
- Night attendants, for sick at home, for relief of families or nurses on night off; night attendants, and telephone or receptionists at all-night services, hospitals.
- Readers to blind, sick.
- Receptionists, office workers, typists, clerks.
- Relief personnel for shopkeepers during lunch or supper hours and for periods when shopkeepers need to be away for short periods or when help is needed during peak hours.
- Party helpers, for children's parties or adult functions in private homes or institutions; assist with games, making favors, preparing food, decorating, serving, cleaning up.
- Playground attendants, caring for area, playing with children, issuing supplies, storytelling, organizing tournaments.
- Practical nurses, for homes, nursing homes, hospitals, etc.
- School aids, tutors, escorts, record clerks, talks about experiences related to teaching units, babysitters for parent-teacher conferences.
- School crossing guards, school guards.
- Seamstresses, repairing clothes, changing hems, sewing clothes, pajamas, bed jackets for institutions and individuals.
- Shoppers, for homebound, comparison shoppers.
- Speakers, to promote community programs, demonstrate products.
- Teachers, of skills, crafts such as sewing, knitting, cooking, homemaking, electric wiring, ceramics, carpentry, hobbies, Sunday school teachers.
- Telephone "visitors," for shut-ins, sick and aged.
- Upholstery repair and refurbishing, for private households and institutions, making and painting simple furniture, desks, tables, benches for organizations, parks, Main Street.
- Ward aids, in hospitals and institutions doing tasks to promote efficiency of service and spending time befriending, feeding, playing with, writing letters for children, and other patients.

## INDUSTRIAL AND COMMERCIAL EMPLOYMENT OPPORTUNITIES

The senior worker action program can provide part-time and temporary workers to fill a vast variety of jobs in existing businesses and services. The following are some of the jobs filled by older part-time workers through existing employment services, as well as jobs listed by various managements around the country as suitable for such employees :

Addressograph operators	Librarians
Artists models	Linotype operators
Assembly workers	Lithographers
Auditors	Machinists
Bank guards	Maintenance men
Bookkeepers	Messengers for shops, laboratories, blue-print houses
Bookbinders	Metal fabricators
Bottling machine operators	Night watchmen
Bowling alley attendants	Nursery school helper
Buffers	Ophthalmic grinders
Cabinetmakers	Painters
Cafeteria workers	Parking lot attendants
Candymakers, packagers	Patternmakers
Carpenters	Pianoplayers for dance schools
Caretakers	Picture frame makers
Cashier, stores, theaters, amusement parks	Plastic benders
Chambermaids	Platers
Charwomen, offices, schools, public buildings	Porters
Chauffeurs	Power sewers
Chemical laboratory technicians	Precision machine shop work
Clerical workers	Printers
Cloth examining and sponging	Punchcard operators
Collating and mailing	Punch press workers
Collectors, bills, insurance	Receptionists for business offices, doctors, dentists
Cooks	Salesmen
Demonstrators	Sausagemaking
Die cutters and stampers	Seamstress
Domestics	Secretary-typists
Doormen	Service station attendants
Doughnut shop workers	Shipping and receiving clerks
Drapery manufacturers	Shoe manufacturing
Drill press operators	Sign painters
Elevator operators	Silk screen operators
Engravers	Spray painters
File clerks	Surgical instrument assemblers
Gardeners	Switchboard operators
Gear cutters	Tailors
Grinders	Telephone solicitors, salesclerks
Groundskeepers	Timekeepers
Guards, watchmen	Tolltakers on highways, bridges
Handymen, custodian, hardware store, locksmith	Tool diemakers
Household assistants	Toolmakers
Inventory clerks	Typesetters
Janitorial assistants	Typists
Kitchenworkers	Upholsterers
Labeling	Ushers
Lathe operators	Vault custodians
Laundry checkers	Welders
Leatherworkers	Woodworkers
	Wrappers, packers

JOB SOURCES

The following are possible sources of employment which should be among those explored in establishing the job development phase of the program:

The community action program itself	Laboratories
Community agencies and services	Private households
Hospitals and related institutions	Stores, shops, shopping centers
Homes for the aged	Banks
Housing developments	Theaters and movies
Child care facilities and organizations	Recreation centers, bowling alleys
Senior centers	Hotels, motels, resorts
Service organizations	Mail service firms
Churches	Restaurants, cafeterias, luncheonettes
Libraries, museums, art galleries	Filling stations
Schools, colleges, private institutions of learning	Factories, plants, industrial and commercial associations
Parks and historic sites, beaches	Neighborhood services, laundries, tailor shops, dry cleaning stores
Public and governmental agencies (police department, election board, welfare, health departments)	Refreshment stands, concessionaires, amusement parks
Research, survey and marketing organizations	Sales promotion and canvassing firms
	Public and private employment agencies

Other job leads may come from:

Agency board members and staff	Window display material
Persons placed on jobs	Handbills distributed in residential neighborhoods
The "yellow pages" telephone book	Door-to-door canvassing
Radio and television ads	
Newspaper stories and features	

NEXT STEPS

Once the senior worker action program is established, an evaluation of its experience is necessary. The evaluation may indicate various ways of improving the program's services to the community and may point to new services which could be developed as extensions of the employment goals of the program.

After the program has been operating for some time it may, for example, prove useful to set up a training program to teach skills needed by the community, such as homemakers, hospital attendants, school crossing guards, or maintenance gardeners. A sheltered workshop may be indicated, or a workshop to repair household appliances, a handicraft training center and gift shop or a counseling service on ways to earn money in the home through self-employment.

In some instances it may prove feasible to use the program's equipment and facilities to offer direct services to the community at competitive fees in order to create work for job applicants, as well as training or refresher experience. For example, the program could set up a mimeographing service, a typing and stenographic pool, or a telephone answering service, using the equipment in the center, and selling the service to individuals, small businesses, and private or voluntary groups and clubs.

Some of these followup projects which can be instituted as new programs or adjuncts of the senior worker action program will be described in subsequent models prepared by the National Council on the Aging.

(The National Council on Aging subsequently submitted the following model program for the record:)

OPERATION LOAVES AND FISHES, A MODEL COMMUNITY ACTION PROGRAM TO PROVIDE NUTRITIOUS LOW-COST MEALS TO THE ELDERLY

THE GOALS

The major purpose of this project is to provide nutritious meals and foodstuffs at low cost to older persons living on marginal or poverty level incomes. Meals will be prepared so that they may be eaten where purchased, or packaged so they may be carried home or delivered to the homebound when necessary. In

addition to providing meals, the project will seek to stretch the limited incomes of the elderly through implementation of surplus food programs, food stamp plans, and the development of marketing, home economics, and related consumer education. Social action in connection with matters of consumer concern and protection will be encouraged. The project will provide employment opportunities for residents of the community being served, including the elderly, as well as opportunities for volunteer services by those who can afford to give of their time. Intensive community relations and case finding will be undertaken to insure maximum utilization of the program by the elderly.

#### THE RATIONALE

For most older Americans, the remaining years of life are characterized by markedly reduced incomes, increased incidence of disability, separation from friends and family, widowhood, changes in familiar routines and living patterns, loneliness and anxiety. To this widely known list, and in large measure because of it, needs to be added another less well-known characteristic of aging: nutritionally inadequate diet.

Nationwide statistics indicating generally high levels of per capita food consumption by Americans mask the frequency with which low-income families, and particularly older families, subsist on diets whose nutritive content is insufficient to support good health. New evidence of this condition was reported in February 1965 by the Agricultural Research Service of the U.S. Department of Agriculture in its study, "Food Consumption and Dietary Levels of Older Households in Rochester, N.Y." This report, based on a sampling of older individuals living in the households of old-age and survivors insurance beneficiaries who were predominantly in lower income groups, showed that less than half of the households' diets provided sufficient nutrients and calories to insure well-being. The study found that the older the homemaker and the lower the family income, the less apt the family was to meet recommended standards of nutrition in their diets. Poor diets were two and a half times as numerous for the older families whose incomes fell below \$1,000 a year per person, as for those with higher income.

Similar studies over the years have brought comparable results. Since 1948 a periodic resurvey of an aging population in San Mateo, Calif., has shown that while on the average the different age groups studied seemed to enjoy a diet that met minimal dietary standards, the trend was downward with age and sharply so after age 75. A 1956 study of 100 Bostonians age 65 and older disclosed that 25 percent had diets including less than 75 percent of the recommended allowances for calories, riboflavin, iron, and ascorbic acid. Forty percent of a group of elderly persons surveyed in Westchester County, N.Y., had diets low in several nutrients. Only 1 in 20 among 695 elderly persons interviewed in Linn County, Iowa, was found to have a nutritionally adequate diet.

The Linn County study highlighted, too, the widespread ignorance and misinformation which plays a part in bringing about the poor diets of the elderly. The nutritionists who studied the eating habits of that population found that 38 percent did not receive sufficient protein, 57 percent did not receive sufficient amounts of vitamins A and C, and 79 percent did not receive sufficient calcium. Yet, 98 percent of the group evaluated their diets as either very good or good. The Rochester, San Mateo, and Westchester studies also found that from 35 to 40 percent of the elderly surveyed were taking vitamins, minerals, or other food supplements, often when they were not needed. Often, too, the supplements they were taking were not providing the specific nutrient their diet lacked. The purchase of unnecessary or poorly chosen nutrients were diverting funds that might have been more effectively spent for better food.

The significance of a nutritionally adequate diet was emphasized by Dr. Pearl Swanson, professor of nutrition, at Iowa State University, in a series of articles, "Adequacy in Old Age, the Role of Nutrition," that appeared in the November and December 1964 issues of the *Journal of Home Economics*. She wrote:

"When food does not provide adequate amounts of the essential nutrients over a period of time, alterations occur in the composition of the fluids bathing all tissues in the body. Eventually there comes a time when the cells no longer can adjust to the alterations and a train of changes occur that are reflected in the outward appearance of the individual, his behavior, his demeanor, his activity, his mental state, and his social and emotional reactions.

It is significant that changes induced by poor nutrition are characteristic of those we associate with aging.

"Ongoing metabolic processes demand that all essential nutrients be present simultaneously in the fluids nourishing the cells. The omission of even one nutrient makes it impossible for the body to maintain the sense, continuity, and orderliness of its life activities."

Clinical studies indicate that, except for calories, the older person generally requires about the same amount of each essential nutrient as the young individual. Furthermore, the elderly react positively to dietary improvement for they retain the capacity to build new body tissue and to mineralize their bones when their diets include the required nutrients in adequate quantities, provided they do not suffer from specific diseases which inhibit these body processes. Great numbers of older people, particularly those who live in poverty, or on its fringes, do not, however, receive sufficient quotas of the foods that provide the needed nourishment their systems could utilize. Providing nutritionally adequate diets, therefore, becomes an important weapon in combating health problems in the elderly, supporting emotional stability, extending work capacities and maintaining life. This project will seek to provide such adequate diets.

In order to be effective, the project plan will need to take into account the economic, social, emotional, physiological, and educational factors that tend to increase poor nutrition among the elderly. Many of the aging have been poor all their lives. Many others have become poor or are quickly on the way toward meeting the definition of poor because their aging and retirement were accompanied by a sharp reduction in their incomes. Studies by the Department of Agriculture have shown that a greater proportion of the reduced incomes of the elderly is spent on food than is spent by younger groups in the population. The resultant allocation for the older family's market basket is often inadequate to purchase the right kinds and qualities of food.

The shopping process itself is often a great burden on the older homemaker. The elderly consumer may find it just too taxing physically to shop for good buys or to walk the few blocks to purchase where prices may be cheaper. Old residents have long-established relationships with local shopkeepers who extend credit more easily and they have, therefore, been found more inclined to trade in their neighborhood though the quality of food available may be poorer, the choices limited and more costly. Food packaging is aimed at the large family unit and it becomes an apparent extravagance to purchase the "large economy size" for a one- or two-person family carefully husbanding this month's social security payment, and, therefore, reluctant to invest in more than is needed for immediate consumption. All these factors characteristically tend to cause the poor, and particularly the older poor, to pay more for less.

The social and psychological tones of food and mealtimes are significant to people in all stages of life, the feeding infant in its mother's arms, the family gathered around the table for the evening meal, the adults' sociable drink, and the lonely repast of a suddenly isolated widow. With no one else to cook for and no one to socialize with at the meal, the single householder often loses interest in meal preparation, develops loss of appetite, and pays little attention to matters of nutrition and diet. Often the older householder finds it just too much trouble to prepare a meal and either eats fitfully all day or goes to a local cafeteria or restaurant to eat whatever is available at the lowest possible cost. Anxiety and worry may cause undereating or overeating, both resulting in poor nutrition.

Older people living with younger family members at times report they find the food unappealing because it is different from their accustomed diet, or they just don't like it, or think it won't agree with them. Loss of appetite, reduction of food intake, and even the inability to absorb available nutrients have been observed stemming from changes in older people's living arrangements, family situations, and emotional frame of mind.

Physiological reasons abound, too, for the poor nutrition of many older people. Changes in the gastrointestinal tract and in the secretion of digestive juices affect the diet and nutrition of the aging. Loss of teeth or the use of poor or no dentures impair mastication and digestion. Then, too, illness and the resulting loss of strength may prevent the older person from preparing adequate meals, causing a spiral of malnutrition and further illness. Throughout the

country, communities find themselves confronted with the need to institutionalize the older person who is ill, and alone with no one to shop or to prepare a meal for him.

Lifelong patterns of food biases, habits, fads, misinformation also affect the diets of the elderly. Limited consumer skills and little modern knowledge about nutrition, food preparation, and flexibility of food choices also play their part in bringing about the poor nutrition so rife among the aging who are poor.

Few attempts have been made to deal with the special nutritional needs of the elderly. While food and educational material are available in some communities through the Federal food stamp and surplus food programs, little has been done to reach the elderly to maximize their use of these programs. Probably the most significant attempts to reach older people with food programs have so far been made by senior centers.

Growing numbers of senior centers serve an inexpensive light lunch to their members. Often this consists only of a sandwich, coffee, and cake. Some serve a hot noonday meal periodically, a few on a daily basis. Rarely are these meals supervised by trained dietitians or nutritionists. Typically, they are prepared by volunteers or the center staff. These meals are subsidized or use surplus foods provided by the local public welfare departments. Center directors report increased attendance on meal days and during the hours when meals are served. The members come both for the low-cost meal and the sociability of the occasion.

Surveys in a few senior centers have substantiated previously cited information relating to the eating habits of the elderly and have shown that many older men and women, particularly those living alone, pay very little attention to the planning of well-balanced meals, that limited incomes prevent the purchase of an adequate variety and quality of foods, and that many older people have limited knowledge of the kinds of foods that can provide an economical, yet healthful, meal.

The National Council on the Aging believes that it is appropriate for the community action program of the Office of Economic Opportunity to encourage the development of projects to provide low-cost meals for the elderly. Such programs could be located in a senior center or other similar facility which older people are apt to use and which have positive community connotations. There, as a minimum, a low-cost noonday meal which includes a substantial portion of the essential daily requirements for a balanced diet, could be offered at moderate cost. The project could also make available additional food to be carried home for later use, or delivered to those unable to come to the center. Quantity purchases of foodstuffs, the use of surplus foods, the housing of the project in an existing facility combine to make the price of the meals much cheaper than if the individual had to purchase them on his own. The good nutritional quality of what is offered can be assured through the professional supervision of the planning and preparation of the meals.

From a central kitchen facility meals could be delivered to other locations such as housing projects, community centers, churches, or other senior centers. A meals-on-wheels service of food packaged and delivered to the home of the chronically ill or disabled could make use of the same kitchen facility. Such a program would, furthermore, relieve the participants of much of the burden of shopping and food preparation while providing the proper meals in a friendly atmosphere conducive to stimulating the positive social climate for the enjoyment of the food. Educational programs could be introduced to train participants to get the most value for their consumer dollars, and to expand the use by individuals of surplus food and food stamp plans. Social work, dental, and medical referrals of individuals requiring such referrals could help deal with problems that stand in the way of their benefiting from the nutritional program.

In all phases of such a program older people and younger people could be employed so that their earnings would help ease some of their economic problems. Hopefully, in the course of serving their community, some of them could move out of the ranks of the most deprived.

#### SPONSORSHIP

Operation Loaves and Fishes can be implemented as a community action program by an existing voluntary or public agency which expands its present services to undertake this function, or by a voluntary agency organized for just this purpose. A senior center, a public housing agency, a community or settle-

ment house, a church, a voluntary hospital or nursing home, an educational facility, a residence or home for the aged, a public health or welfare agency are among those institutions or agencies that might find this an appropriate undertaking. In some communities several agencies might cooperate in the operation and sponsorship of the project. A church might, for example, make its kitchen or social hall available, while another agency takes responsibility for overall supervision of the project.

The responsible committee or the board of directors of this project needs to include ample representation from among the elderly poor residing in the area to be served, as well as representatives from the most appropriate health, welfare, social service, and educational agencies. The involvement in all levels of the program of appropriate representatives of the elderly from the project's target area will help assure that it meets their needs as they see them and enhance its self-help aspects. Local representatives of the community action program, the clergy, public welfare, public health, visiting nurse association, the Department of Agriculture's county agent, the council of social agencies, the Social Security Administration, catering and food service industries, the medical society, and the local business and labor groups should be among those included in the highest policymaking and advisory committees of the project to help it operate most effectively and help it maintain broad community support and understanding.

The involvement in the project of the community's service organizations, women's groups, professional, business, and union groups can provide a useful channel to sources of volunteers, including retired people, with various skills, who can make a contribution to the success of the project.

#### STAFF

It will be the policy of this project to hire as much of its staff as is possible from among the poor in the community in order to enable them to benefit directly from the employment opportunities created by the project. Older people will be hired wherever possible, younger people will be hired to do the tasks requiring strength or skills not available among the elderly. Part-time work schedules will be used to conserve the work capacities of older employees and to provide the greatest number of jobs possible in order to supplement the incomes of larger numbers of people. Those able and desiring to work full time may be permitted to do so.

Depending on the scope of the project, the number of people served, and the size of the community, the following jobs will need to be filled by the people from the community: secretary, clerk, typist, bookkeeper, cook and kitchen aid, dining room aid, cashier, porter, driver, and community aids. In a small community more than one job may be done by the same person; in some places many different people will be needed to do each task.

Where training is necessary to prepare people for the jobs they are to do, through classroom and/or on-the-job training, the employees will be paid for time spent in training.

Volunteers skilled in jobs that need to be filled, or interested in the goals of the project, will be part of the staff. Many may need to be reimbursed for out-of-pocket expenses, cost of travel, etc. Volunteers with skills as teachers, group leaders, cooks, writers, publicists, nutritionists, public health nurses, social workers, and community organizers can be especially valuable.

The full-time paid professional staff of the project will be confined to the project director, and, if they are not available from among the volunteers or from cooperating agencies, a dietitian and head chef. A large project may also utilize a social worker, and/or a public health nurse to round out the staff.

Prior to hiring and training staff, steps should be taken to consult the local or county sanitarian to assure that adequate sanitation and health standards are achieved and maintained by the project in every phase of its work. Other health and sanitation guidelines should be sought by the project leadership through consultation with the local health department. The health department will also provide information on local regulations and ordinances regarding food establishments and food handling, and guidance regarding equipment and procedures which would enable the project to maintain the highest health standards.



## SITE

The site of the project should be in the area in which the elderly poor live. Since the major focus of the project is to provide a noon-hour meal, the place where the meal is served should be located so that it can be reached by the people for whom it is prepared. It should be readily accessible to public transportation for those unable to walk the distance to the dining room. It is most important that the dining room be located in a facility that has pleasant positive connotations in the community and is looked upon with favor by the people who use it.

Sufficient space for an efficient and safe kitchen and dining area are also primarily considerations in the choice of a site. The kitchen where the food is prepared does not, however, have to be located in the same building as the dining room. While this presents some logistical problems it also provides the possibility of using a central kitchen to prepare meals which are then distributed to several dining locations. This may prove to be the most efficient way of providing the service in rural areas. For example, a senior center with a large kitchen may serve meals in the center, but may also be able to prepare and deliver additional meals for sale in other centers, churches, housing developments, or elsewhere. The kitchens of hospitals or of schools of culinary trades, home economics, hotel management, or of Job Corps camps are among other possible community facilities for the preparation and packaging of meals.

Ideally, the dining rooms or adjacent rooms should be available for social gatherings, meetings, classes, and discussions before or after mealtimes. Office space will also be needed to house the project staff and for interviews with individuals who have problems or seek consultation.

Sufficient space should also be available for the sale of packaged meals to be taken home for use by others or for a second meal. If the program chooses to develop a surplus food plan to serve those in the community who are eligible for surplus foods but are unable to arrange to pick them up, space will be needed to store the packages of food until they are delivered or picked up.

Garage and parking space may also be required if the program uses trucks for the delivery of food to satellite dining rooms or for home delivery of meals or foodstuffs.

## EQUIPMENT

The equipment required to implement this project depends on how much of the model is to be put into operation, whether the project staff will prepare the meals or purchase them from other facilities, the number of people to be served, and the size of the community. A small project might find it can operate out of an existing community house or church kitchen normally used for occasional luncheons or evening socials. A project seeking to feed large numbers of people would obviously require a large efficient commercial-type kitchen.

In designing the layout of the kitchen and dining room, consideration needs to be given, too, to the age and characteristics of the staff and program participants. Shelves should be at heights conveniently located for older people. Ample light and ventilation should be assured, and safety and accident prevention built into the facility to the extent possible.

The use of attractive dishes, furniture, and equipment to minimize the institutional nature of the program is recommended to enhance the social and psychological aspects of the program. Disposable dishes may, however, be used for carryout or delivered meals.

Generally, consideration should be given, when purchasing new equipment, to mobile commissary and cafeteria type equipment which permit flexibility of layout and portability of equipment and food to other locations. New developments in disposable packaging and shipping containers provide practical means of transporting and serving foods that can be kept hot or cold en route, as required, while minimizing the need for pickup and rewashing. Specially equipped trucks and station wagons may be required though many mobile temperature-conserving containers now exist that can be carried in an automobile. If a carryout meal program is planned, large freezers should be considered in planning the equipment.

It is recommended that local groups consult suppliers and manufacturers of institutional equipment, as well as representatives of the food and catering industries. The presence of such representatives on the project board will

facilitate such consultation and help make the latest methods and techniques of mass food preparation, as well as the latest developments in the food industry, available to the project.

Some guidelines for equipment appear in the appendix. Others can be found in "Food Service Sanitation Manual," PHS Publication No. 934, published by the Public Health Service, U.S. Department of Health, Education, and Welfare, in 1962, and in "Home Delivered Meals for the Ill, Handicapped, and Elderly," a project report of the National Council on the Aging, published in May 1965. As noted earlier, local health officials should be consulted regarding local ordinances that affect equipment and sanitation in food programs.

#### THE PROGRAM

Operation Loaves and Fishes involves the implementation and coordination of several different, though integrated, program areas. The project reaches out to the elderly and seeks to bring them to the service offered, or, where appropriate, bring the service to them. It requires aggressive case finding and recruiting of staff and clients; imaginative preparation and service of low-cost nutritious meals; making available and using community resources, and establishing effective educational and social action programs.

1. *Recruiting and training of staff.*—The different tasks to be performed by the project staff make possible the recruiting of individuals of varying skills and past training and experience. Since not all phases of the program need to be implemented simultaneously, staff recruiting and training can be undertaken in stages.

Volunteers, board members, and the professional staff may undertake a door-to-door publicity campaign to get well acquainted with the area and to seek out leaders and possible staff members. Announcements at senior centers, neighborhood social, fraternal organizations and churches, signs in public assistance, unemployment insurance and social security offices, referrals by board members, social agencies, newspaper stories and ads, may all bring job applicants. Applicants need to be interviewed and assigned to those areas of work which are most appropriate for them and consistent with the needs of the project. Women with experience in preparation of meals for senior centers, churches, etc., may be particularly appropriate for kitchen aid jobs. Those with organizational abilities, outgoing personalities, sensitivity to the needs of others, may be assigned as community aids.

Training programs for kitchen staff may include basic food preparation techniques, concepts of nutrition, use of equipment, understanding of safety precautions and procedures in case of accident, the role of personal hygiene and sanitation in food handling, understanding of the overall program and its place in meeting needs of the elderly. Reference should be made to the booklet "Training Program for Supervised Food Service Worker," published by the Division of Vocational and Technical Education, Office of Education of the U.S. Department of Health, Education, and Welfare, for a suggested curriculum for the training program.

Training programs for the community aids and dining room aids should deal with the needs of the elderly. techniques for approaching people and establishing positive relationships, the role of the friendly visitor, some basic concepts of good nutrition, diet and marketing, how to offer help or information in different situations.

Periodic conferences of staff once the program is underway should provide continuing training and aim at giving greater responsibility for the operation of the program to people from the community.

2. *Informing older people about the program.*—The task of informing older people about the services offered by Operation Loaves and Fishes, requires the use of various case finding and publicity techniques. Under the direction of the project director or, if one is on the staff, of the social worker, the trained community aids undertake a systematic door-to-door canvass of the area in which the elderly live. They seek to talk with family members in each home or apartment to inform them of the existence of the new service and encourage its use. They leave behind a printed leaflet giving further information about the program and inviting people to visit the dining room. Names and addresses of those interested in attending classes or discussions regarding diet and nutrition or of those interested in meals delivered to their homes are turned over to the director of the survey for later followup.

The community aid also makes visits to organizations, institutions, parks, and community "hangouts" of older people. They distribute leaflets about the new service and talk to individuals and groups about it. They seek invitations to address senior centers, churches, tenant organizations, neighborhood social clubs, unions, and fraternal groups where older people might be contacted or where family members might be able to get information for their relatives. Visits are made, too, to hospitals, nursing homes, public and voluntary agencies, medical societies and other professional organizations in the helping professions, to seek referrals to the program.

The recruiting functions of the community aids may end at some stage in the project at which time they can work as friendly visitors or dining room aids. The project may, on the other hand, wish to expand to other areas and send them to new communities to recruit diners for satellite dining rooms to be supplied from the central kitchen. In rural areas recruiters may have to depend on the phone and auto to make contact.

The intensive casefinding program is backed up by the project's community relations program.

3. *Reaching out to the total community.*—The community relations function may be an appropriate responsibility of an experienced volunteer or of a paid member of the staff. The public information media should be kept informed of the project's goals, its progress and its achievements. Press releases should be prepared and feature stories written that describe the poverty of older people and the place of the project in dealing with it; the needs for consumer and nutrition information and the services available through the project. Such information can help provide a positive climate in the community for long-range support of the project as well as for its immediate programs. It can provide support and understanding for its self-help and social action efforts and be a source of referrals.

Leaflets, posters, letters for mass mailings may be required at various stages of the project and these may be prepared by the project staff and distributed throughout the community by the community aids.

Nutrition and the physical, emotional, and environmental conditions of the elderly are closely related. The closest possible ties should, therefore, be maintained with community agencies and services whose area of specialization have a direct bearing on the project's goals. It is the special responsibility of the project director and the board to establish constructive working relations with these and other community agencies to maintain an exchange of referrals, skills, and consultation. Cooperative efforts should aim at orientation of the project staff to services of other agencies by representatives of those other agencies. Also to be sought are periodic visits to the project by representatives of other agencies to describe their services, to accept referrals and minimize intake delays. The project in turn should make its staff available to other services for orientation and for consumer and nutrition counseling of their clients.

4. *Preparation and service of meals.*—The planning and preparation of meals for the project is the particular responsibility of the project's dietitian or nutritionist. This requires a highly skilled individual who is fully informed of the latest trends in the profession and who is in touch with developments in commercial and military food preparation. The kitchen and dining rooms reflect the fact that the preparation and service of food need to take into account the social as well as the nutritional needs of older people.

In general, meals should provide maximum quantities of nutrients required daily in keeping with the recommendations of the Food and Nutrition Board of the National Academy of Sciences. Since the project is a communal feeding program, attempts should be made to prepare meals which will have maximum value to the greatest number of people and yet provide for individual needs to the extent possible. In one center, for example, it was found most useful to prepare meals with a minimum of seasoning while providing a choice of condiments on the tables so that each person could season the food to his own taste and needs. If the project attracts a large number of diners or finds many in the community requiring similar special diets it may be possible to accommodate them. Some typical menus are to be found in the appendix.

Variety of menus should reflect not only foods purchased or made available through community resources, but also new ways of preparing familiar foods. The diets and eating habits of the diners, their nationality, regional and ethnic

preferences should be taken into account in preparing menus. The addition on each tray of a small favor, perhaps made by a committee of diners or by an arts and crafts group in one of the centers served by the project can give a festive touch to a holiday meal or to any other meal.

When planning the quantity of food to be cooked consideration should be given to the preparation of additional servings which can be frozen. These frozen meals can be used at a later date to provide an alternate dish or can be sold as a carry home meal to provide a different second meal for someone who ate lunch in the dining room.

The dining room aids are responsible for the social aspects of the dining room. They welcome diners and create a warm friendly atmosphere. They assist with seating and if needed with a tray. They are sensitive to the needs of the diners and to their comments about the menus and the program. They encourage the diners to join the classes or discussions.

The aids, and committees of diners, meet regularly with the dietitian and the chief chef to help plan menus, special festive meals, and to discuss ways of improving the service. Similar meetings with the community aids who make regular friendly visits to those receiving home delivery of meals inform the project's professional staff about reactions—both good and bad—to that service. This is the way, too, for the project's leadership to be kept informed of the community aids' experiences in their door-to-door canvass, the reaction of people contacted, and the obstacles that arise in extending the service.

In addition to the meals provided for eating in the project's dining room, the project should undertake the packaging of a carryout meal. As indicated earlier, such a meal can be taken out for someone unable to come to the dining room or can be taken home as a second meal for later use by a diner. It also provides meals for those who object to communal eating and prefer to eat in their own home or with a small group of friends in privacy. The carryout meal also provides those who eat in the dining room a second nutritious meal which they might otherwise not bother to prepare for themselves. It also permits for the easy preparation of a meal for a guest. The use for this purpose of packaged and frozen meals prepared from foods cooked in addition to those required for the day's meals has already been noted.

The sale of carryout meals may form the basis for experimenting with the sale at low costs of other foodstuffs prepared or purchased in large quantities by the project. The sale of bread and cakes baked by the project cooks, or of milk, canned fruit juices, or other foodstuffs for which there is a demand can be the beginning of cooperative buying and thereby of reduced cost to the consumers using the project. The development of such consumer self-help projects is another responsibility of the community aids working with the project director or social worker.

Most of the meals provided by Operation Loaves and Fishes are for ambulatory older adults. Another related service that can be developed by using the same kitchen and outreach staff could serve elderly people unable to prepare their own meals and unable, too, to come to the central dining facility. This kind of program often referred to as a meals-on-wheels service would deliver the prepared meal to the home of the older person.

Since people requiring this service are typically more seriously disabled or restrained by other circumstances from leaving their homes to come to the project's dining rooms, the health and social conditions affecting their diets are often more complex than those of other participants in the program. Careful screening and followup services are, therefore, required to assure that the provision of meals in the home is, in fact, the most appropriate solution to their needs.

In development of a meals-on-wheels program careful study should be given to the guidelines developed by the National Council on the Aging in its project report, "Home-Delivered Meals for the Ill, Handicapped, and Elderly," published as a supplement to the May 1965, American Journal of Public Health, and available from the National Council on the Aging.

The community aids who contact those apparently eligible for the meals-on-wheels service should refer their cases to the public health nurse or the social worker for evaluation. Referrals for such a program can also come from doctors, visiting nurses, hospitals, other agencies, and the public at large. Those who are included in the program should receive regular visits from the trained community aids to provide further contacts with the program and to

make available a periodic social visit, which could include such help as is needed with shopping, a phone call to a relative, getting a prescription renewed, or just chatting, as well as evaluation of the appropriations of the service.

5. *Establishing educational programs.*—Responsibility for developing the project's educational phases are assigned to the project director or by him to the social worker, the dietitian, or, if one is available, to the public health nurse. Outside resources in the community should be utilized to bring in the kind of expertise needed for the particular program.

The content of the educational programs should reflect the major emphasis of the project on food, nutrition, marketing techniques, and appropriate consumer information. Priority of subject matter and the format should be determined in consultation with the program participants and the staff aids. Instruction may be given in the dining rooms before or after meals or at other times, through formal classes, informal discussions, or by demonstrations. Groups might be taken on trips through stores to learn how to shop carefully; demonstrations might be given in the homes of program participants or in neighborhood stores.

Special emphasis in the educational phase of the program, and in other phases of the program too, needs to be given to reaching the older people among the minority populations in the area. Educational materials may have to be prepared, and classes conducted, in languages other than English to reach these groups.

The community aids and the dining room aids both serve as aids in the educational phase of the program, recruiting participants, assisting in the classes, and, where feasible, giving the instruction itself.

Among the topics that might be covered in the educational programs are the following:

- The relationship between food and health.
- High-nutrition, low-cost foods.
- Improving appetites through eye appeal.
- Who really needs vitamin pills?
- How to shop and cook for a one- or two-person family.
- Know your weight and measures.
- Your dentures and your food.

This list just suggests a few of the topics that might be part of the program. In addition, personal or group attention might be provided by the nutritionist to help those who are overweight or underweight to cope with their problems.

The educational programs will in themselves not add income to the poor, but they can help them conserve and get more value for their dollars, and improve their diets and their health.

6. *Social action and self-help programs.*—The social action and self-help programs undertaken by the project aim at stretching consumer dollars, by using the combined purchasing power of the elderly as well as their power as citizens. These programs also provide a significant training ground for the development of local leadership. Both the educational and self-help aspects of the program may include elderly persons who are not using the program's dining facilities but who can be served by and who can serve in these phases of the project.

The content of the social action program should be developed in consultation with the staff aids and with committees of the diners. They may be an outgrowth of the educational programs or of matters of concern to the community. They may aim at making available benefits or foodstuffs provided by the Federal or State Governments but not available in the local community. They may relate to organizing cooperative purchasing for the program's participants.

One goal of the program might be implementing, in the local area, the U.S. Department of Agriculture Federal direct food distribution program, or as it is better known, the surplus food program. Under this plan the Federal Government makes available through the States a wide variety of agricultural food products. The program requires State and local implementation. Recipients of the food need not be receiving public assistance to be eligible, but present regulations require that they meet income qualifications of local and State agencies, usually public welfare agencies. In many States persons receiving social security, or public assistance and others, would be eligible

to receive these products. They are available too to many nonprofit programs serving the needy.

The social action, self-help aspects of the program might include a survey of those eligible for surplus foods, an organized campaign for implementation of the plan in the community, and assistance for those eligible in signing up and getting the foodstuffs when they become available. For those older people who find the carfare too expensive or the travel too difficult to pick up the food at a central depot, the project could undertake to pick up the food on their behalf and deliver it to the project office, the dining room, or their homes.

In a growing number of communities the Department of Agriculture is making available, again, through State and local public welfare departments, food stamps which can be purchased for less than their face value and then exchanged in local stores for food. This program provides greater flexibility of food purchases than the surplus food plan. Working for the implementation of this program in the community is another appropriate social action goal for the project staff and the community aids.

The project's staff might also undertake studies with the participation of committees from the community, of mass purchasing co-ops or clubs to purchase meats, fruits, vegetables, and canned goods directly from wholesalers or producers' groups such as the National Farmers Union.

The successful development of the educational and self-help programs may establish the foundation for much broader consumer educational and action programs. These are discussed under the heading "Possible next steps."

7. *Evaluating the project's effect.*—It is important to record and document the project's accomplishments, its strengths and weaknesses, through statistical and case history data. Careful plans for such documentation need to be laid, in the earliest stages of the project, in order to provide sufficient base data for comparison with later results. For example, careful interviews should be sought with diners in the early stages of the program to determine the nature of the meals they ate, and at what cost, prior to and after the establishment of the project.

Studies should be made of the nutritional health and economic changes effected by the project, the numbers served, their economic circumstances, their reactions to the program, the number hired by the project, the improvements the program made in their diets and incomes, the results of the project's educational and self-help programs. These and other areas of study should be considered from the program's beginning in order to assure the gathering of appropriate and sufficient data.

The gathering of this data should, however, be carefully undertaken so as not to impose on those interviewed and, thereby, make them reluctant to continue to use the project. The project's major purpose is to serve, and its study, while most significant, should not be conducted in such a way as to interfere with the rendering of its service.

#### FINANCING AND BUDGET

The National Council on the Aging believes that Operation Loaves and Fishes is a sound and appropriate community action program which could be financed under the terms of the Economic Opportunity Act. In addition, income to operate the project could come in food from other Government programs, in services from other community agencies, and in funds from individuals paying for their meals.

The price of the meals needs to be kept low enough to minimize the difficulty of older people to pay for them from their limited incomes. It is recommended, however, that fees be charged to all individuals except that in the judgment of the project staff an individual's fee may be reduced to a token payment where necessary. Whenever feasible meals should be paid for in advance and identical meal checks issued. These checks could be turned in when paying for any one of the project's meals. The most appropriate arrangement for payment should be developed by the local program. Typical fees charged for meals in senior centers range from 25 to 50 cents.

Where diners receive public assistance, contact should be made with the local public assistance program to increase food allowances if necessary to enable individuals to participate in the program and pay the cost of the meal. Similar arrangements should be sought in the case of meals delivered to the home.

While no single budget can be projected for Operation Loaves and Fishes, which will prove universally applicable, the following guidelines are offered in regard to staff and budget with the understanding that they will have to be modified to meet local conditions and the size and scope of the project actually implemented, as well as the extent to which the project shares the facilities, services and guidance of an existing agency which will provide many of the budget items and personnel as part of its and the community's contribution toward the cost of the project.

**Personnel :**

- Project director.
- Dietitian.
- Community organizer or public health nurse.
- Food service supervisor.
- Chief chef.
- Baker.
- Kitchen aids.
- Dining room aids.
- Community aids.
- Cashiers.
- Secretary.
- Clerk-typist.
- Bookkeeper.
- Driver.
- Driver's helper.
- Janitor-porter.

Most of the above jobs can be filled on a part-time basis by older people from the community. While a large program may need to fill each job and have several people in the different job categories, a small project may have one person doing several of the tasks. In most situations it is expected that the executive staff will be shared with a sponsoring agency. In computing personnel cost, approximately 10 percent should be added for fringe benefits, workmen's compensation, social security, and similar coverage.

**Equipment :**

- Executive desks.
- Interview desks.
- Typewriter desks.
- Executive chair.
- Secretary chair.
- Side chairs.
- File cabinet.
- Typewriter.
- Adding machine.
- Mimeograph machine.
- Motion picture projector.
- Blackboard.
- Kitchen and dining room equipment (see app. II).

Much of the equipment for the office, kitchen, and dining rooms can usually be rented or borrowed from existing agencies. Where new equipment is required, it should be noted that the cost items for most equipment required for an efficient kitchen are nonrecurring since the equipment will not have to be replaced for many years.

**Operating expenses :**

- Cost of food.
- Rent.
- Utilities.
- Telephone.
- Insurance, liability, compensation, extra auto liability for community aids and meal deliverers.
- Travel and out-of-pocket expenses of volunteers and staff carfare for community aids, parking fees, etc.
- Postage.
- Printing, posters, leaflets, educational material.
- Consumable supplies, office, kitchen, dining room.
- Janitorial supplies.
- Contingency funds for special needs of diners.

Operating expenses—Continued

Truck rental.  
Gas and oil.

Income:

Payment for meals.  
Donated commodities.  
Donated services, staff and facilities.  
Funds from local agencies or organizations.  
Funds from community action program.

TIMETABLE FOR ESTABLISHING OPERATION LOAVES AND FISHES

*1. Verify the need for the service in the community*

(a) Contact the senior centers; canvass low-income housing areas to determine response; check with the visiting nurse association and council of social agencies.

(b) Find out where older people are getting their meals, visit local cafeterias, diners, etc. Check with owners of boardinghouses, hotels, building superintendents; talk to the older people.

(c) Look up prior studies, if any, of nutrition and diet in the community, discuss with local medical society, health department.

*2. Determine the appropriate sponsorship of the project*

(a) Decide on structure and sponsorship; part of an ongoing agency or a new agency which will set up a new committee and project, or a joint undertaking by several organizations.

(b) Recruit board and/or committee members, emphasize the participation on the board and on committees of older people from the area to be served.

(c) Elect officers, set up committees, delegate responsibility: recruiting staff, contacting other agencies, public relations, determine area in which project will be started, locating space.

(d) Agree on scope of project and develop budget; determine what funds, facilities, services and staff can be made available from the community; determine availability of Department of Agriculture commodities through the State agency for the project and for individuals; seek funds from the local Office of Economic Opportunity.

*3. Tool up for opening the service*

(a) Hire professional staff; seek those with applicable experience and interest in achieving the project's goals.

(b) Locate office space and kitchen and dining facilities in the area to be served.

(c) Acquire furniture and equipment; if a new kitchen is to be set up work closely with the local health department and sanitarian as well as professionals in catering and industrial kitchen industry in planning the facility and the equipment to be ordered.

(d) Set up procedures and records for the project and for gathering information about its achievements.

*4. Start recruiting and training of staff*

(a) Through contacts from senior centers, from canvass of the community and referrals by other agencies seek out volunteer and paid staff to fill out the table of organization, develop and implement training programs in the project's headquarters or in another facility.

*5. Launch the project*

(a) Send community aids out to the neighborhood to start informing the residents about the service; distribute publicity to press and other media; make contact with other agencies.

(b) Open dining facility; start informal contact with the diners through the staff and the dining room aids.

(c) Organize committees of diners to meet with staff regarding project; start developing classes and other educational components of project.

*6. Operation of project*

(a) Extend community contacts and publicity.

(b) Maintain dining program.

(c) Intensify educational program.

(d) Develop satellite dining facilities if needed.



- (e) Explore need for meals on wheels and implement if needed.
- (f) Undertake consumer projects.
- (g) Evaluate project.
- (h) Modify and add to program based on experience and evaluation.

## POSSIBLE NEXT STEPS

Operation Loaves and Fishes confines itself to providing meals and food stuffs and to developing educational and social action programs related to food and nutrition. It provides the basis, however, for a much more extensive educational and action program relating to all aspects of consumer interest beyond those dealing with food. Teaching the older consumer how to protect and stretch his food dollars leads easily to teaching him how to stretch his other dollars as well. Consequently the leadership of the project might wish to consider the possibility of moving into another phase of the project once its first goals have been achieved, that is the development of a major consumer protective education and action plan.

In this phase of the program, community aids might be taught to chair meetings, and lead discussions on topics such as marketing, weights and measures, consumer credit, installment sales, dangers of fraudulent sales techniques, etc. Specialists from other agencies, the local better business bureau, and Government bureaus concerned with consumer protection could also be involved in the project.

Social action programs stemming from such an expanded program could also begin to deal with money-saving devices relating to areas other than food. The community might decide to organize any one of the following programs through the project:

A comparison shopping service with regular reports to the diners and the rest of the community.

Meetings of committees with shopkeepers regarding complaints about prices, quality, weights, etc.

Meetings with chains or lower price stores about moving into the community.

Affiliation with low-cost, mail-order drug and pharmaceutical programs for the elderly such as that developed by the National Council of Senior Citizens or the American Association of Retired Persons, both of Washington, D.C.

Local discount programs for drugs, eyeglasses, hearing aids, furniture, clothes, groceries.

Funeral and burial societies or arrangements for low-cost funerals and burials with local undertakers.

Discounts for theaters, concerts, and public places of amusement and recreation.

Reduced carfare during nonrush hours on the community mass travel facilities.

A consumer clinic to offer counseling and guidance to individuals requesting advice or faced with a consumer problem.

These services could provide a new dimension to the total program, link up with other agencies and services, and expand its benefits to the people of the community, young as well as old.

## APPENDIX I

## TEN TYPICAL MENUS OF MEALS SERVED IN A SENIOR CENTER; AVERAGE COST PER MEAL TO THE DINERS—35 TO 40 CENTS

1. Ham and scalloped potatoes, grated carrot and raisin salad, chocolate pudding.
2. Fish squares, macaroni and cheese, spinach, sliced tomatoes, strawberry jello.
3. Beef-a-roni, whole kernel corn, apple sauce, ice cream with chocolate sauce.
4. Meat loaf, browned potatoes, sliced carrots, tossed vegetable salad, raisin cake with sauce.
5. Baked fish, cheese-rice, stewed tomatoes, lettuce wedge, apricots.
6. Grilled franks with cheese, baked beans, tossed green salad, bread pudding.
7. Liver and onions, rice, buttered carrots with pimento, sliced cucumbers, ice cream.
8. Spaghetti and meat sauce, spinach, cole slaw, canned fruit.
9. Fresh perch fillet, parsley noodles, collard greens, sliced tomatoes, plums.
10. Hamburgers, french fried potatoes, harvard beets, cole slaw, rice pudding.

APPENDIX II

SOME FOOD PREPARATION AND SERVICE EQUIPMENT

QUANTITIES AND SIZES REQUIRED DEPEND ON NUMBER OF DINERS TO BE SERVED

Stainless silverware	Tongs
China or plastic dishes	Can openers
Napkin holders	Knives
Salt and pepper shakers	Mashers
Ash trays	Platform scale
Dippers and dishes	Kitchen scales
Measures	Food slicers
Measuring cups, spoons	Dish racks
Scoops	Vegetable peeler
Funnels	Food carriers
Spatulas	Ingredient bins
Basting spoon	Dish washers
Pancake turners	Bake oven
Slotted turners	Open top range
Mixing bowls	Preparation tables
Double broilers	Bakers tables
Skillets	Work tables
Saucepans	Bakers sink
Fry pans	Work sink, pot sink
Baking pans, sheets	Walk-in cooler
Roast pans	Freezer, refrigerator
Colanders	Coffee urns
Dish pans	Serving units
Wire whips	Hot food units
Icing grates	Tray dispensers
Flour sifter	Food conveyors
Beaters	Serving counters
Scrapers	Garbage cans
Rolling pins	Tray carts
Chopping bowls	Dish carts
Strainers	Tables
Butcher block	Chairs

APPENDIX III

SOME SUGGESTED RESOURCES FOR INFORMATION ON FOOD, NUTRITION, AND MEAL PREPARATION

American Dietetic Association, 620 North Michigan Avenue, Chicago, Ill., 60611.  
 American Home Economics Association, 1600 20th Street NW., Washington, D.C., 20009.

American Hospital Association, 840 North Lake Shore Drive, Chicago, Ill., 60611.

American National Red Cross, 17th and D Streets NW., Washington, D.C., 20006.  
 American Public Health Association, Inc., 1790 Broadway, New York, N.Y., 10019.

National Dairy Council, 111 Canal Street, Chicago, Ill., 60606.

National Farmers Union, 1575 Sherman Street, Denver, Colo., 80201.

National Sanitation Foundation, School of Public Health, University of Michigan, Ann Arbor, Mich.

U.S. Army Headquarters Film Library.

U.S. Department of Agriculture, Washington, D.C., 20250:

Agricultural Marketing Service (Consumer Distribution Division); Agricultural Research Service.

U.S. Department of Health, Education, and Welfare, Public Health Service, Washington, D.C., 20201.

Visiting nurse associations.

State health agency; local or county health departments.

Hospital dietary departments.

Colleges and universities.

## APPENDIX IV

## SOME SUGGESTED RESOURCES FOR CONSUMER INFORMATION AND SERVICES

- Adult Education Association of the U.S.A., 743 North Wabash Avenue, Chicago, Ill., 60611.
- AFL-CIO, Department of Community Services, 815 16th Street NW., Washington, D.C., 20009.
- American Association of Retired Persons, DuPont Circle Building, Washington, D.C., 20036.
- American Bar Association, 1155 East 60th Street, Chicago, Ill., 60637.
- Consumers Union 256 Washington Street, Mount Vernon, N.Y.
- Cooperative League of the U.S., Inc., 56 East Van Buren Street, Chicago, Ill., 60605.
- CUNA International, Post Office Box 431, Madison, Wis., 53701 (for information regarding credit unions).
- Federal Trade Commission, Washington, D.C., 20580.
- National Better Business Bureau, 230 Park Avenue, New York, N.Y., 10017.
- National Council of Senior Citizens, 1627 K Street NW., Washington, D.C., 20006.
- President's Committee on Consumer Interests, Executive Office of the President, Washington, D.C., 20506.
- U.S. Department of Agriculture, Washington, D.C., 20250 :  
 Farmers Home Administration ;  
 Federal Extension Service ;  
 Office of Information.
- U.S. Department of Health, Education, and Welfare, Washington, D.C., 20201 :  
 Social Security Administration ;  
 Bureau of Federal Credit Unions ;  
 Food and Drug Administration ;  
 Office of Education.

## ITEM NO. 5

Submitted by Mrs. Sylvia K. Barg<sup>5</sup>

## HELPMATE—THE FIRST 4 YEARS

HELPMATE is a project of the Philadelphia section, National Council of Jewish Women, in cooperation with the Council on Volunteers of the Philadelphia Health and Welfare Council. It was born of an idea originally voiced in a report to the White House Conference on the Aging in November 1960, which stated in part that—

“Attention must be focused on ways to identify, register, and make available these older persons for significant volunteer work. The community needs the mature wisdom and skill of its older citizens and must assure itself of an organized integration of the older adult in existent community efforts so that this wisdom and skill will not be lost.”

Now, more than 18 million men and women in the United States are 65 years old or older, an increase of more than 1 million in the last 4 years. In the New York Times magazine of May 16, 1965, Jules Horowitz stated that “the net increase in the aged population is 800 persons a day,” thus more than ever emphasizing the exigency of continuance and establishment of programs specifically designed to meet the basic needs of this ever-growing population. HELPMATE has always believed that retired adults must be given the means and opportunity to use their knowledge and experience to aid others. Until the creation of HELPMATE, a volunteer bureau for the sole purpose of recruiting, interviewing, and referring older people, no such opportunity existed in an organized, exclusive and recognizable form in the United States. An authentic pioneer in the field, a respected model for the more than 15 similar bureaus which have since become operational, HELPMATE has interviewed more than 300 retired people, and has referred most of these to volunteer jobs in approximately 75 agencies and hospitals. Qualitatively, there is no question that HELPMATE has been an outstanding success, but now, with the value of volunteer work to the older indi-

<sup>5</sup> See p. 77.

vidual having been amply demonstrated, HELPMATE feels the necessity to expand its services in order to reach many more retired people.

Before commencing operation in 1961, it was necessary to determine whether the idea of a volunteer bureau for retired adults was practicable. Volunteer members of the National Council of Jewish Women personally visited the directors of volunteers of 55 health and welfare agencies in the Metropolitan Philadelphia area in order to develop information with respect to the willingness of such agencies to use retired adults as volunteers, the number of persons needed, and the kinds of work or jobs in which their services could be utilized. The survey disclosed that 54 institutions had a need for and could use 1,152 older persons per week in 155 different job categories. Satisfied, as a result of the information elicited by the survey, that the project was both feasible and desirable, HELPMATE was formally launched on October 3, 1961.

Since its inception, the day-to-day operation of the project has been supervised by the chairman, Mrs Myron Barg; a professional executive director, currently Mrs. Anthony Glaser, has directed the activities of the project, including recruitment and interviewing of volunteers and supervision of office operations. A steering committee composed of the project chairman, the executive director of HELPMATE, a member of the board, and a staff member of the council on volunteers—the cosponsor, and chairman of subcommittees of HELPMATE, was set up to determine policy for the project. The advice and counsel of staff members of the council on volunteers has been invaluable and has been utilized frequently.

In June 1964, a citizens' advisory committee was formed, made up of community leaders and professional people with an interest in the aging, whose purpose was to interpret the project to the community and to act as recruitment resources. Deaths, retirement, and out-of-town moves of several of the members have limited the committee's effectiveness, however, and reorganization is now in progress.

Because it was a pilot project, the first of its kind in the country, the sponsors had no precedent to rely on in determining the organizational structure or in evolving operational techniques and standards. As a result, the first 15 months of operations may be properly regarded as a period of research and development. During the early portion of this period, it was discovered that some preconceived ideas regarding the probable response of the retired adult to the project and the most effective methods of recruitment were erroneous. For example: a speakers' bureau had been organized and eight women—National Council of Jewish Women members—were given orientation courses to prepare them to recruit volunteers by addressing groups of older people. Practically all the initial talks were made to members of golden age and senior citizens groups and the results were disappointing. Several reasons for this fact were determined, and it was learned that a process of education, especially in the lower socioeconomic groups, would be necessary before an acceptance of the concept of working as a volunteer could be gained. After this was partially achieved, and after the group's leader had had an opportunity to orient the group members, some success in obtaining volunteers in this manner was gained. However, the decision was made to broaden the entire approach toward recruitment, and in the succeeding years this has been done with mixed results, which will be further explained below.

At this point, it would be well to describe in some detail the HELPMATE method of interviewing, referral, and followup, which has proven successful in fitting the right volunteer to the right job. Interviews of potential volunteers are conducted by the project chairman, the executive director, or by a carefully trained volunteer member of the National Council of Jewish Women. Everything is done to make the older person feel at ease. The interviewer may chat casually with him at first, then determine his background, personal data, work experience, and type of work desired. A series of well-chosen, direct questions are asked to obtain as much information as possible so that a satisfactory referral can be made. It is usually the custom for the interviewer, rather than the applicant, to fill in the application blank. After an evaluation of the data is made, selective phone calls are made to volunteer directors at the appropriate agencies, and one or more interviews arranged for the volunteer. A referral form is given or mailed to the applicant containing an introduction to the director and a report form to be mailed back to HELPMATE. Periodic phone calls are later made to the volunteer to determine if he is continuing with his assignment, and if he

wishes another or an additional placement. Extensive records of each volunteer and his assignments are kept and checked at regular intervals.

In November 1963, after 2 years of continuous operation, during which HELPMATE refined and perfected these techniques, an intensive recruitment effort, HELPMATE Week, was launched. A proclamation by Philadelphia Mayor Tate, and excellent radio, TV, and newspaper publicity gave impetus to the campaign which saw 150 applicants come to the HELPMATE offices seeking volunteer work. Interviewing was done in four locations in addition to the offices in the Shubert Building, where it was necessary to have three or four N.C.J.W. interviewers available at all times. In addition to the 54 agencies previously listed with HELPMATE, several others called offering a variety of jobs which had not previously been available, thus aiding the referral process. People from a wide variety of backgrounds and circumstances responded to the widespread appeal of the HELPMATE publicity: retired executives, salesmen, owners of small businesses, social workers, teachers, nurses, cleaning women, drivers, accountants, housewives, factory operators, career officers in the armed services, teachers, entertainers, and a host of others. All but a few of these people were successfully referred to volunteer jobs in the succeeding weeks.

An analysis of the effectiveness of the various media used was not made. In view of later experiences with the various communications media suitable for use in recruiting potential volunteers, this was unfortunate, but lack of personnel would have made such evaluation too cumbersome a task. (Research into the employment of a variety of methods of recruitment is currently being made in the HELPMATE-Germantown project, which will be explained further below.)

From HELPMATE Week to the present, operations have continued on a smaller, but very active scale. Additional talks were made to various senior citizens groups, always with the same disappointing results as noted above, and therefore, with few exceptions, they have been discontinued. Excellent free publicity has been obtained because of the cooperation and interest of local radio and TV stations, and newspapers. The number of participating agencies has increased to approximately 100, primarily because of the excellent reputation achieved for HELPMATE by its devoted senior volunteers. (It should be noted here that all agencies have been resurveyed and visited in order to determine the current status of volunteer needs.) Mrs. Barg has had several out-of-town invitations to speak for and to aid groups who wish to initiate projects modeled on HELPMATE. Acting as a consultant to such groups, incidentally, has become a major HELPMATE contribution. Our material has been on display in the Washington headquarters of the Department of Health, Education, and Welfare, as well as in several local exhibits. Most important of all, a small, but steady, number of people have come to HELPMATE in order to be interviewed, having been referred, primarily, from the newspaper publicity previously mentioned, radio and TV publicity (largely "spot" announcements) and friends. Because we have seen the often dramatic changes in an individual who before volunteering his time may have led a purposeless, empty existence, we would list as our prime goal, most deserving of concentrated effort, the necessity of reaching many more of the thousands of older people in Philadelphia.

Worthy of more than the brief mention accorded various facets of the HELPMATE operation in the previous paragraph are the following: the annual HELPMATE recognition tea; the retirement activity seminar of November 1964; the Lane Bryant Award nomination; and the Philadelphia Foundation grant.

The recognition tea, which is held in the spring of every year, serves many purposes. First of all, and most important, certificates are awarded to volunteers who have performed faithfully during the past year. For most of these people, the tea is the only opportunity they have, not only to meet all the HELPMATE personnel, but also to speak with their fellow Helpmates, and to enjoy an afternoon of fellowship. In 1965, several volunteers who have been Helpmates for more than 1 year were honored by receiving personal letters from Dr. Donald Kent, Director of the Office of the Aging in Washington. Such recognition not only is of meaningful import to the individual volunteer, but serves as a reminder of the continued interest and approval of Washington in the HELPMATE operation. Publicity which is accorded the tea has served to heighten the community's awareness of HELPMATE's services, as well as to interest potential volunteers sufficiently to call or come to our office in order to be interviewed.

Of special interest during the 1965 tea was the award of a certificate to a woman who is badly crippled with arthritis and must use two canes in order to walk haltingly. Her presence inspired another volunteer, a heart patient, to redirect some of the sympathy she had been giving herself, to more productive channels: she is now giving as much time as her doctor will allow to the Heart Association, whereas previously she had been reluctant to make herself available on more than a minimum basis. (Our arthritic volunteer, incidentally, until her involvement with HELPMATE, had not left her home in several years, but now has acquired the motivation which previously had eluded her.)

The retirement activity seminar, which was held at the Free Library at Logan Square on November 10, 1964, offers another picture, however, which is directly illustrative of some of the most cogent problems faced by HELPMATE: the inability, thus far, to interest more than widely scattered segments of the professional population in programs for the retired. Invitations were mailed to approximately 1,000 people, representative of industries, some of which have highly touted preretirement programs, the clergy, the medical profession, social workers, Government personnel, and, of course, the communications media. The program should have had much appeal: the main speaker was Charles Odell, director, Older and Retired Workers, U.A.W.; a specialist in preretirement planning; a reacting panel consisted of well-known local gerontological experts, with varying points of view. Only 90 people attended the seminar, even though many phone calls were made as a followup to the invitation, and of these 90, more than half were people who would not be in a position to inform retired people of HELPMATE or of any of the other programs and services presented. Only one industrial representative, a personnel specialist from General Electric, was present. No doctors or clergymen came, although personal appeals had been made. Presented as a seminar of importance to all those working with the aged, the goal of HELPMATE in offering such a program had been to inform people in key positions to be of material help to retired and about-to-be-retired persons, and to enlist the aid of these key individuals in enabling HELPMATE to reach those persons with whom they are in contact. The extremely disappointing attendance clearly emphasizes the direction which our efforts must take, that of educating and informing professional people who so often feel that what limited services they themselves are giving to the elderly are all that is necessary. As indicated above, the meager results produced by some of our mass publicity, having convinced us that contact on a one-to-one basis is the most promisingly productive avenue of approach open to HELPMATE in its continuing attempts to tell as many older people as possible the message of personal fulfillment through community service. Because this one-to-one contact can best be achieved through the interest and cooperation of the professional people who work with retirees, more than one problem will be solved when their aid in pursuing what should be a common goal is secured.

Although the work of HELPMATE has been limited, as herein explained, recognition of the importance of what we have accomplished has been rewarding. We were named as semifinalists in the annual Lane Bryant Award for Outstanding Community Service and, in December 1964, were given a \$5,000 grant by the Philadelphia Foundation for the purpose of conducting a research and demonstration project in a specified area. (A separate report on this project, which is being administered in Germantown, will be made available shortly.) Until the award of the grant, the Greater Philadelphia section of the National Council of Jewish Women provided the only financial support received by HELPMATE. Loyal volunteers have assisted in the HELPMATE operation by making speeches, interviewing, surveying agencies, doing clerical work, and other related jobs. However, the inspiration of HELPMATE has touched communities, agencies, and individual older people throughout the United States, and they have turned in unexpectedly, overwhelmingly, but gratifyingly large number to us and to our operation. Because of this, we have been faced with the increasing exigency to expand our staff, services, and research to an extent not possible within the framework of the local National Council of Jewish Women chapter, which also must support several other valuable projects. Had they been available, it would have been relatively simple to make the enormous number of personal contacts we now believe to be mandatory if we are to reach an optimum number of senior citizens. Exploration of new and untried methods of recruitment could have been made, if the personnel had been adequate. Many more agencies could have been surveyed and a variety of volunteer jobs, especially those

for people with special skills, might well have been uncovered. HELPMATE's operations could have expanded if more trained people were available to serve as interviewers and to make referrals. We see clearly that we are now at the point in our operation where such expansion is a necessity if we are to continue to provide valid service on a local and also national level.

It should be emphasized that the devotion of the chairman and the associate chairman, Miss Jeanette Reis, an experienced semiretired caseworker, the continuing financial support by the National Council of Jewish Women's Board which has realized the immense value and potential local and national impact of so needed a project, and the many hours of work contributed by the loyal council volunteers, have made possible what accomplishments HELPMATE has attained. The significance of these accomplishments, both to the particular elderly people who have been the beneficiaries of the foresight of the sponsoring organizations, and to the local and national planning for the older American must not be minimized, despite the aforementioned problems.

Mr. W. is an amazingly spry 82-year-old man who has kept his pharmacist's certificate current and has worked for the past year as an assistant in the pharmacy of the Germantown hospital. His greatest wish is that his services could be used several additional days per week.

Mr. F. who has worked at the same hospital for 3 years has enthused, "If they wouldn't let me do this for free, I'd pay to do it."

Mr. C. was a despondent, retired dental assistant, when he came to HELPMATE during HELPMATE Week, almost convinced that no place existed for him in the community. Today he is more in demand than any other Helpmate, because of his cooperative manner, his extreme dependability, and his uniquely beautiful handwriting, a skill which was discovered by accident on his first job, copying lists for the Germantown Boys' Club.

Mr. and Mrs. B. came to HELPMATE very uncertain as to what they wanted to do. Mr. B. had recently been ill, and he seemed to defer to his wife whenever a question was asked. It became obvious to the interviewer that he was an unusually well educated and cultured man, although he had operated a small business most of his life. Today, he is one of the most valuable volunteers on the roster of the Philadelphia Board of Education. He tutors high school girls in Latin, has not missed a day of work in almost a year, and has been honored with gifts given to him by "his girls." When he was thanked at the tea for his considerable services, he blushed, grasped the hand of the executive director, and demurred, "No, you are the one to be thanked." Mrs. B., a warmly sympathetic woman who had been hovering over her ill husband, has transferred her energies to caring for the sick at the Einstein Medical Center. Both Mr. and Mrs. B. have become more independent of each other, but they share a common, productive interest now.

Mrs. S.' daughter paid a brief visit to the HELPMATE office last summer, "I'm going away for a few weeks," she said, "and whenever I do, Mother seems to take ill. The calls she receives from HELPMATE mean so much to her. Do you think you'll be able to chat with her now and then while I'm gone?" She handed the director a \$5 bill. When the director protested that calling our volunteers is part of our job, Mrs. S.' daughter insisted that HELPMATE accept the money because, "I can never properly pay you for what you have done for Mother. When she was sick in the hospital last year, her first thought was how soon she'd be able to return to her volunteer work." This spring, Mrs. S. was honored by the Jane Kent Day Nursery as their most outstanding volunteer. She has never been told of her daughter's concern and contribution.

Other Helpmates have repaired furniture at the YWCA, led recreational groups at Inglis House, typed caseworker's reports at Mercy-Douglass Hospital, stuffed and addressed envelopes for several foundations and the United Fund, read to the blind, cared for sick children at St. Christopher's Hospital, knitted for Emergency Aid, done gardening at Presbyterian Hospital, and performed countless other tasks. Without exception, they have given selflessly of themselves in whatever capacity they have served. They have helped dispel the widespread assumption that the elderly can no longer continue to contribute to society, and in so doing have created for themselves purposeful, satisfying, active lives. Instead of existing to be served, as do too many elderly people today, Helpmates serve the entire community.

In summary, HELPMATE has seen 4 years of accomplishment and has amply proven the feasibility of its original concepts. The problems that have existed have not prevented its initial aims from coming to fruition. The time has now arrived for expanded goals to be formulated, so that the problems of the ever-increasing older population will not go unchallenged.

It is appropriate to conclude this chronicle with an excerpt from a letter sent to the Helpmates at the 1965 Recognition Tea by Anthony J. Celebrezze, Secretary of Health, Education, and Welfare:

"President Johnson has said, 'Let us find ways to employ the skills and wisdom that so many of our older Americans possess and long to share.' I know of no better way to translate his words into action than the work you are doing in Philadelphia. May your successes increase with the years."

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ITEM NO. 6

LETTERS SUBMITTED FOR RECORD BY LEE W. TAYLOR<sup>6</sup>

HARDINSBURG, KY., *June 7, 1965.*

Mr. LEE TAYLOR,  
*Box 109, Hardinsburg, Ky.*

DEAR SIR: I am a senior citizen over 65, have annual income less than \$2,000. I require help from my children. A 30-percent tax on property would hurt badly and a 2-percent sales tax increase would mean to have less. I have never had enough income to pay income taxes. I would have to vote "no" on a special tax to improve a county road. Depending on my children for part of my living expenses keeps them from having enough to give my grandchildren adequate education. I need additional income to live comfortably. If I had the chance and was able, I would take a part-time job. If the combination recreation and housing project designed especially for senior citizens was extremely low, I would be interested.

Sincerely,

(Name withheld.)

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BRECKINRIDGE COUNTY FARM BUREAU, INC.,  
*June 9, 1965.*

Mr. LEE TAYLOR,  
*Herald News,  
Hardinsburg, Ky.*

DEAR LEE: In regard to the program which is based on the raising of living standards of the elderly generation, we have come to the understanding that over 50 percent of the farm and rural area dwellers are over 57 years of age. Many of these people are of that category which are unable to farm the land which was passed down to them by their father, and his father before that.

Based on this survey, we have come to believe that it will be a great burden on these people to pay the 100 percent assessed value of property as decreed by our State's highest court in a June 8 ruling.

According to statistics, an estimated 500,000 or more farm families living at poverty levels are now unable to obtain loans from Farmers Home Administration (FHA), the Department of Agriculture agency which provides supervised credit for farmers who cannot utilize normal credit sources. These families are so poor and their farming operations so inadequate that they presently have no debt-paying ability. They are, therefore, unable to satisfy the eligibility requirements established by law for a Farmers Home Administration loan. The overwhelming majority of these farm families are headed by an individual who is too old, too poorly educated or too handicapped in other ways to make the transition to a nonfarm occupation or to a new environment.

Sincerely,

E. B. KENNEDY,  
*President, Breckinridge County Farm Bureau.*

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<sup>6</sup> See p. 86.



CLOVERPORT, Ky., June 6, 1965.

Mr. LEE TAYLOR,  
Hardinsburg, Ky.

DEAR MR. TAYLOR: The older people of Cloverport are willing to talk but are timid about writing. I'll do what I can to evaluate conditions here.

As you know, Cloverport has a disproportionate number of older people because it is an inexpensive place in which to live. Incomes of those over 65 would probably average less than \$2,000 a year for each household.

The recent installation of sanitary sewers increase the minimum water rate from \$2.37 to \$6.18 per month. In addition, most of these people had to install bathrooms and have sewer connections made. In order to take care of the costs, many borrowed money and several mortgaged their small homes. They are pleased with their bathrooms but a big bite is taken out of income each month.

Many older farmers who would like to move to town remain on the farm because there aren't sufficient funds to pay for services in town such as electricity, water, and heat.

The greatest bugaboo of all is medical expense. In most cases, these older people do not receive adequate health care simply because they cannot afford its prohibitive cost.

There were few complaints and most are contented. They do wish for a bit more income to relieve the hand-to-mouth existence and to ease the fear of not being able to "make it through."

Most sincerely,

(Name withheld.)

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ITEM NO. 7

PROGRAM FOR PRINCE GEORGES COUNTY, MD., PREPARED BY COUNTY COMMISSION  
ON AGING, SUBMITTED BY DR. HALBERT DUNN<sup>7</sup>

A DESIGN FOR LIVING

A program to provide pathways for developing purposeful living interests, new social links, mental stimulation, and health protection for persons entering the later phases of the life cycle.

The basic premise of "a design for living" is a change of concept of retirement (or the entering into the later phases of the life cycle) from a retractive, twilight of life attitude, to a positive concept of commencement.

The constructive force is the development of an enlightened, systematic program that will graduate people into the final productive period of life. Productive is here defined as any activity which, to the individual, is self-enriching in health, social attitude, or financial status, with contributory public service at whatever level, a bonus to the community, State, and Nation.

Our present rescue operation of small assistance to people who have entered the retirement, or "aging" phase of life via the shock, sink or swim route is haphazard, largely ineffectual, and relatively expensive.

A new program could well be launched through cooperating personnel operations in Federal, State, and local governmental agencies, and other large employers, to identify potential retirees by age, length of service, physical condition, and other pertinent factors. These people, and hopefully their mates, would be introduced to counselors, organized seminars, and appropriate information, which would help ease the shock of retirement transition.

Arrangements could also be made for contacts with the Commission on Aging prior to actual retirement, for further guidance and assistance referral as required. A collateral communitywide effort to identify and enroll persons already in the older age groups, or who cannot be reached through an employer would also be essential. The opportunities thus offered for formation of new life links, interests, and associations will greatly assist the individual's readjustment to a new life phase.

We should not neglect those who are now in the older population groups. By all possible methods we should continue attempts to provide assistance, and to bring them within the reaches of the program. However, our major efforts

<sup>7</sup> See p. 88.

should be directed to blocking the gates by which many older people are consigned to the nether world of the forgotten and neglected, and opening in their place the pathways to continued purposeful living.

The introduction, as a part of the program, of preretirement, retirement, and postretirement physical examinations would certainly be compatible with modern preventative medicine concepts. Known physical disabilities would be more likely to receive adequate attention. Chronic conditions and disabilities developing in the postretirement period would be more likely to receive early attention. The potential for controlled outpatient or home treatment, rather than hospitalization or nursing home care certainly warrants consideration and investigation from both the economic and humanitarian aspects. The possibilities of obtaining valuable research data on the aging processes should also be carefully considered.

Intellectual activity is a fundamental part of well-being at any age. It is an absolute for dynamic maturity in the older person. While many of the older people may center their interests on community service projects and/or recreational activities, many will be interested in educational related pursuits. This type of interest should be especially appealing to those who have been accustomed to substantial mental activity, in connection with their regular employment, or who are limited in physical activity. Community development, under local educational service organizations, of appropriate seminar type mental stimulation and enrichment discussion programs, should provide a needed stimulus to continued intellectual activity. These programs should include subject matter which would be beneficial to those participating in various community service projects. An important byproduct would be the new bonds of personal, social, and community linkage forged by commonality of interests.

The availability of library services are an essential ingredient of the total program. Provision of reading materials, films, and of reference materials on retirement and aging adjustment problems will be most helpful. Special attention should be given to methods of providing service to those unable to reach usual library facilities.

The opportunity of participation in a variety of neighborhood and community projects, assistance in various facets of the aging program itself, participation in golden age clubs, and other older persons' organizations will constitute important pathways in a design for living. These pathways must be improved by more vigorous effort at all levels. The role of the Commission on Aging is a critical one. Assistance must be sought from all available sources.

#### OBJECTIVES AND PURPOSES

The objectives and purposes of the design for living program is to coordinate and utilize the existing services and facilities of our community (Prince Georges County), within the framework of normal organizational responsibilities for the optimum benefit of the aging and the aged; to accelerate the establishment of those services and facilities not presently available, which are essential to a total program; to establish, maintain, and improve pathways to continued useful living; and to provide mechanisms for the utilization by the community of the abilities, experience, skills, and creative talents, of those who have retired from their usual occupational pursuits.

The utilization of in-being services and facilities of present program services assures the most economical application of available technical and professional competence, and will avoid overlap and duplication of effort. The Commission on Aging will, accordingly, be free to work with each such program to develop optimum interest in the success of our total program.

These objectives and purposes are consonant with the articles of organization of the commission on aging, and with the consensus of the participants of the Prince Georges County Conference on Aging (April 1964).

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#### COUNSELING, GUIDANCE, AND REFERRAL

(a) The purpose of this program is to establish and maintain a comprehensive service to the elderly for counseling, guidance, referral, and follow-up on a case basis. This service will provide, or arrange for other appropriate agencies to provide, counseling and guidance in sociological, health, legal, financial, educational, training, and other areas of poverty-age-retirement adjustment needs.

It will also provide a comprehensive information and referral service, based on maintaining an up-to-date inventory and appraisal of all known public, private, and nonprofit social service agencies which may be a source of case assistance. This inventory will be maintained on an in-being, available-now basis, so that referrals are made with the knowledge that assistance will be forthcoming. Followup will be made to assure that the service has been accomplished.

The need for a centralized information, guidance, and referral center has been expressed many times to the applicant agency (the Prince Georges County Commission on Aging) by elderly citizens, physicians, and by social service agencies in the health and welfare fields. The services proposed are new and there are no similar services of this type presently available.

The utilization of existing services and facilities of present operating agencies assures the most economical application of available technical and professional competence, and will avoid overlap and duplication of effort and agencies. Continuous liaison will be maintained with each such agency or program to develop optimum coordination, interest, and participation.

The incidence of poverty among the aged of Prince Georges County is about 25 percent, which is more than three times greater than among the general population. Due to their impoverished situation, low educational level—50 percent have less than an eighth grade education—transportation difficulties and, in many cases, the limitations and infirmities of age, it is very difficult for them to pursue the routine methods of inquiry and application with the many agencies which are concerned with, or serve, some small aspect of the total needs of the elderly.

Although the project services as proposed are programed for the elderly and, more specifically, the impoverished elderly, the inventory will be made available to all agencies concerned with the alleviation of poverty.

Project services will be available to all of the elderly persons in the county; however, the initial area of emphasis will be located in the northeastern part of the county, adjacent to the District of Columbia. It covers a land area of about 32 square miles, which is approximately 7 percent of the county total. Within this area are concentrated 6,300 (42 percent) of the total aged population. The major concentrations of elderly, poverty and substandard housing lie on two axis which may be described as the "Mt. Rainier-Hyattsville" and the "Capitol Heights-Fairmont Heights" axis. The two general locations are proposed as initial project centers, the exact locations to be determined in conjunction with groups to be served, discussions with local authorities, and the availability to communications and transportation facilities. It is anticipated that the project centers will ultimately be an integral part of countywide senior service centers.

\* \* \* \* \*

(b) Working with public and voluntary health, welfare, and social service agencies, institutions, legal and financial aid groups, etc., a comprehensive inventory of available services will be established, covering eligibility requirements by individual institutions or agencies, status of availabilities, limitations, and all information pertinent to both in-being and potential status. Lines of communication will also be established with the various assistance programs so that immediate determination of case applicants' eligibility under such programs may be established, particularly in emergency cases. The concept of the inventory-referral operation is to be based on action and service.

Counseling and guidance will be directed toward identification of root causes of individual case situations, and to focus application of available resources and services to the maximum benefit of the individual and the community.

(c) The timetable envisaged calls for immediate assembly and checkout of information on presently available services and institutions. This information will be expanded and maintained on a current basis. Information will then be developed on other available services, facilities, and institutions, on a wide area basis.

Specific liaison and referral procedures will be established in major operating programs which may be of assistance, such as the local health and welfare departments, the nearest offices of social security, Veterans' Administration, home-maker and visiting nurse services, family service, counseling, etc.

An information-education program will be launched to acquaint the general public of the availability of the services. A concentrated information-education

program will be directed through veterans' organizations, civic groups, churches, and local community organizations, particularly in the area of the heaviest concentration of elderly, poverty, and inadequate housing.

Special attention will be given to locating and providing assistance to those who, because of the infirmities of age, lack of transportation, poverty, or other reasons, do not or cannot contact the service centers directly. It is proposed, when necessary, to provide transportation for those in need of help.

(d) The project will be directed and administered by the delegate agency—Health and Welfare Council, National Capital Area, Prince Georges County Office—by contract, under broad program and policy direction of the applicant agency. The delegate agency already serves, and is highly experienced in coordination of community resources that have a direct relation to this project.

This program is essentially a coordinative activity in that counseling and guidance are usually basic elements of effective referral. Thus, the program is basically a coordinating activity for all other programs which are concerned with problems of the elderly. As a coordinating program it will be directly supportive of all other components of the community action program and existing programs of the community. Estimated resources needed are:

Cost category	Direct costs	Contributed service
Program supervisor and senior counselor <sup>1</sup> 3 counselors (guidance) <sup>2</sup>	\$9,804	
Clerical assistance (3 man-years, 2,000 hours per man-year, at \$2 per hour) <sup>1</sup>	22,992	
Clerical assistance (3 man-years, 2,000 hours per man-year, at \$1.50 per hour) <sup>2</sup>	12,360	
Contract services (HWC)		\$9,000
Travel	7,748	
Space and rentals	1,500	
Consumable supplies	2,000	
Rental, lease, or purchase of equipment	600	
Other expenses	3,200	
	2,400	
	62,604	9,000

<sup>1</sup> First preference will be given to elderly persons (qualified) in need of income supplementation.  
<sup>2</sup> Community participation (voluntary services).

Note.—The requirement of 20 hours per week for voluntary services participation credit is unrealistic for application to persons age 65 and over. We therefore request a waiver of this rule and suggest a minimum of 10 hours in lieu of the 20-hour rule.

This component project will share space and facilities with other components. It is anticipated that it will become an integral part of the countrywide comprehensive program of services to the elderly (see "Design for Living"). The major portion of the inventory activity will be, for economy reasons, concentrated in one office, probably the Mount Ranier-Hyattsville area. However, it will be tied by direct phone lines to the other office so that the same level of service will be available from both locations.

(e) The project will be under continuous review and evaluation by the applicant agency. Evaluation will be in terms of adherence to policies, simplicity of procedures, community involvement and support, and effectiveness in carrying out the mission.

It is anticipated that one of the most effective measures of accomplishment will be the development of specific information on the sufficiency of presently available services (quality and quantity) in relation to actual requirements. This effort will be a priority activity so that results may be available to all community program activities for consideration in reevaluating their activity goals.

(f) Community residents and the elderly will be represented through community center advisory councils at each project location. In addition, the applicant agency will continuously solicit comments from participating services and agencies and, on a random basis, from persons seeking assistance from the project. The regular monthly meetings of the applicant agency are "open" to community residents who may wish to comment, advise, or assist in program improvements. This project is expected to receive heavy support from the community in supplementary volunteer services in actual project operations. Past experience of the applicant agency indicates that substantial involvement and volunteer assistance may be anticipated from the 65-and-over age group.

## SCOPE OF DELEGATION

(a) The delegate agency will have complete responsibility for organization, operation, and administration of the project within the framework of the overall program design. However, the project, along with other components, will be operated as essential elements of the total aging program, and will be maintained separately from other of the delegate agency operations.

(b) (Attached.)

(c) The applicant agency will supervise and coordinate the activities of the delegate agency through evaluation of organization, procedures, operations, and results. As and when appropriate, recommendations for project adjustment will be made. The Executive Committee and special committees of the Commission on Aging will maintain a close liaison with project directors and with appropriate staff of HWC, so that direct communication channels are operational for the interchange of essential information and knowledge.

## HOUSING

(a) The purpose of this program is to relocate persons now living in substandard housing into living accommodations with modern improvements. The incidence of poverty among the aged of Prince Georges County is about 25 percent, which is more than three times greater than among the general population. Due to their impoverished situation, low educational level (50 percent have less than an eighth-grade education), transportation difficulties, and in many cases the added handicap of infirmities of age, it is extremely difficult for this segment of the population to obtain adequate housing at moderate rentals without assistance. Housing data, observations within the community and discussions with community leaders indicate a high probability of success in achieving satisfactory relocations in the general area selected for initial trial. The services proposed herein are new and no similar service of this type is now available.

Although the project services will be available to all the aged in the county, the initial area of emphasis is located in the northeastern part of the county, adjacent to the boundary with the District of Columbia. It includes a land area of approximately 32 square miles, which is 7 percent of the county total. Within its boundaries live 6,300 (42 percent) of the total aged population. The major concentrations of aged, poverty, and substandard housing lie on two axes, which may be described as the Mount Rainier-Hyattsville and the Capitol Heights-Fairmount Heights axes. The two general locations are proposed as initial project centers, the exact locations to be determined in conjunction with groups to be served and local authorities. It is anticipated that the project centers will ultimately be an integral part of countywide senior service centers.

\* \* \* \* \*

(b) Working with local community organizations and groups, public and voluntary health, welfare, and social service agencies, a locator-placement service will be established to relocate elderly families and individuals now residing in substandard quarters, to living accommodations which are at, or above, minimal standards. Special attention will be accorded those who need transportation or other extraordinary assistance.

Older people who have rooms in excess of their needs will be urged to make them available to other older people in need of better housing. This will serve a dual purpose of providing some additional income to the one family while providing decent living accommodations to the second family (or persons). Rental agencies will be urged to make rent concessions to older persons on the basis of less wear and tear. Landlords will be urged to list with the project on a preferential basis. Churches and other neighborhood organizations will be asked to cooperate by assisting in the location of housing suitable for the elderly, and by making known those in need of adequate or more suitable living quarters.

The potential of home sharing, foster homes, and similar methods of meeting the needs of the elderly and alleviating one of the major impacts of poverty will be explored to the extent feasible and compatible with program objectives.

(c) The timetable is coordinated, in that the identification and enrollment of needy action cases and the location of adequate housing facilities will go forward simultaneously. The program will require all housing listed as available be in-

spected by a project worker to assure its compliance with minimal standards and its suitability or limitations for occupancy by the elderly, before actual referrals or placements are made.

A full educational-publicity effort will be undertaken in two phases: (1) Introductory and (2) sustained. Both will utilize public media, community groups, organization of elderly people, such as Golden Age Clubs, churches, etc., for maximum coverage.

(d) The project will be directed and administered by the delegate agency (Health and Welfare Council, National Capital Area, Prince Georges County Office) by contract, under broad program and policy direction of the applicant agency. Estimated resources needed are:

Cost category	Direct costs	Contributed services
Program supervisor <sup>1</sup> .....	\$7,664	-----
Locator <sup>1</sup> —Investigative-placement staff (2 man-years, 2,000 hours per man-year, at \$2 per hour).....	8,290	-----
Clerical assistance <sup>1</sup> (1 man-year, 2,000 hours, at \$2 per hour).....	4,145	-----
Clerical assistance <sup>2</sup> (1¼ man-year, 2,000 hours, at \$1.50 per hour).....	-----	\$3,750
Contract services (health and welfare council).....	3,654	-----
Travel.....	800	-----
Space costs and rentals.....	900	-----
Consumable supplies.....	360	-----
Rental, lease, or purchase of equipment.....	1,000	-----
Other costs, including relocation assistance to the impoverished.....	2,200	-----
<b>Total costs.....</b>	<b>29,013</b>	<b>3,750</b>

<sup>1</sup> 1st preference for jobs will go to the qualified elderly persons who are in need of income supplementation.  
<sup>2</sup> Community participation (voluntary services).

NOTE.—The requirement of 20 hours per week for voluntary services participation credit is unrealistic for application to persons aged 65 or over. We therefore request a waiver of this rule and suggest a minimum of 10 hours in lieu of the 20-hour rule.

This project will share space and facilities with other components. It is anticipated that it will become an integral part of the countywide comprehensive program of services to the elderly (see "Design for Living").

(e) The project will be under continuous review and evaluation by the applicant agency. Evaluation will be in terms of adherence to policies, simplicity of procedures, community involvement and support, and the effectiveness in carrying out the mission.

(f) Community residents and the elderly will be represented through community center advisory councils at each project location. In addition, the regular monthly meetings of the applicant agency are open to community residents who may wish to comment, advise, or assist in program improvement. Also, the project is expected to draw heavily on the community for supplementary volunteer services in actual project operations. Past experience of the applicant agency indicates that substantial involvement and volunteer assistance may be anticipated from among the 65-and-over age groups.

EMPLOYMENT

(a) The purpose of this program is to provide an opportunity for employment to those persons over 60 years of age who are in need of additional income, either because they are presently in the poverty category, or need to avoid expenditures of capital reserves which would soon place them in the poverty category. Income maintenance is one of the three most frequently mentioned problems among the elderly. (Health and housing are the other two.) Employment services for the elderly, similar to the project proposed here (Arlington County, Va., and Montgomery County, Md.), have had considerable success in providing jobs through matching community needs for part-time and special requirements positions with the skills available in the older population. However, the probability for any individual to locate a job for which he is qualified, not only by skill but within his time and physical limitations, is highly random. This low probability can be substantially reduced by a systematic approach to the community to make job openings known, and by providing a central point where those who are in need of employment can be matched to the openings

available, and special efforts made to open up jobs within the scope of individual limitations.

The incidence of poverty among the aged of Prince Georges County is about 25 percent, which is more than three times the rate among the general population. The lack of income prejudices their ability to live in decent housing, maintain an adequate food diet, protect their health, or to enjoy the simplest recreational pleasures.

Although the project services will be available to all the aged in the county, the initial area of emphasis is located in the northeastern part of the county, adjacent to the boundary with the District of Columbia. It includes a land area of approximately 32 square miles, which is about 7 percent of the total county.

Within its boundaries live 6,300 (42 percent) of the total aged population. The major concentrations of aged, poverty, and substandard housing lie on two axes. These may be described as the "Mount Rainier-Hyattsville" and the "Capitol Heights-Fairmount Heights" axes. The two general locations are proposed as initial project centers, the exact locations to be determined in conjunction with groups to be served and local authorities. It is anticipated that the project centers will ultimately become an integral part of county-wide senior service centers.

\* \* \* \* \*

(b) Working with local community organizations and civic groups, public and voluntary health, welfare and social service organizations, a locator-placement employment service will be undertaken to find employment for those who are in need of income supplementation, within the limits of their individual abilities. The added income and a return to useful activity should be a powerful stimulus in offsetting the effects of poverty and returning many individuals to a life of purpose, dignity, well-being, and social usefulness.

One of the problems involved in employment placement is the need for counseling and guidance to the individual on his abilities and skills that are marketable, and on his approach to the job. Since many older people have, at time of retirement, held highly responsible or supervisory positions, there is also a need for assistance in reorienting to the realities of a changed and different relationship with prospective employers. For these reasons this project is, and needs to be, closely related to the Component Project (A) Counseling, Guidance, and Referral Service, so that counseling skills not usually associated with job placement will be readily available.

(c) The timetable is coordinated, in that development of job openings through contact with potential employers and through public announcements of the program will be carried on at the same time that enrollment of aged persons in need of income supplementation is begun. Employment opportunities, other than short term, temporary, or occasional, will be checked to assure the integrity of the employer and to avoid possible exploitation. Since the project is expected to be continuing, no completion date is set.

(d) The project will be directed and administered by the delegate agency (Health and Welfare Council, National Capital Area, Prince George County Office) by contract, under broad program and policy direction of the applicant agency. Estimated resources needed are:

Cost category	Direct cost	Contributed services
Program supervisor <sup>1</sup> .....	\$7,664	.....
Job counselor 1—Placement staff (2 man-years, 2,000 hours per year, at \$2 per hour).....	8,290	.....
Clerical assistant <sup>1</sup> (1 man year, 2,000 hours per year, at \$2 per hour).....	4,145	.....
Contract services (HWC).....	3,459	\$3,500
Travel.....	500	.....
Space cost and rentals.....	900	.....
Consumable supplies.....	360	.....
Rental, lease, or purchase of equipment.....	1,000	.....
Other costs.....	1,200	.....
<b>Total cost.....</b>	<b>27,518</b>	<b>3,000</b>

<sup>1</sup> 1st preference for jobs will go to qualified elderly persons in need on income supplementation.

The project will share quarters and facilities to the greatest extent possible with other component projects, and will be coordinated with the overall aging program of the county. (See "Design for Living.")

(e) The project will be under continuous review and evaluation by the applicant agency. Evaluation will be in terms of adherence to policies, simplicity of procedures, community involvement and support, and effectiveness in carrying out mission.

(f) Community residents and the elderly will be represented through community center advisory councils at each project location. In addition, the regular monthly meetings of the applicant agency are open to community residents who may wish to comment, advise, or assist in program improvement. Also, the project is expected to draw heavily on the communities for supplementary volunteer services, in actual operation. Past experience of the applicant agency indicates that substantial volunteer assistance may be anticipated from among the 65-and-over age group.

The following letter was sent to Dr. Dunn after the hearing :

JUNE 25, 1965.

Dr. HALBERT DUNN,  
9130 Riverside Drive, Fort Foote, Md.

DEAR DR. DUNN :

\* \* \* \* \*

\* \* \* Each witness has described the need for cooperation and coordination among private organizations working in conjunction with OEO community action plans. But how exactly are all worthy organizations to be assured of a voice in the CAP, and how can funds be equitably distributed among those organizations for such purposes as carfare for volunteers, training of supervisors for volunteers, etc.?

This question was discussed in part at the hearing, but I would appreciate your additional commentary. \* \* \*

Sincerely yours,

GEORGE A. SMATHERS, *Chairman.*

JULY 7, 1965.

DEAR SENATOR SMATHERS :

\* \* \* \* \*

\* \* \* It is assumed that you would like for me to answer the question posed in your letter of June 25 substantially as I would have responded to the question at the hearing.

Answer: In my opinion locally designated community action planning groups (CAP) should be drawn from citizens who are interested, and who are active in volunteer community improvement efforts. Such CAP groups need to have small secretarial and field staff services made available to them in order to carry out their work effectively.

It is my view that the functions of the CAP group should be limited to screening and reviewing antipoverty projects, helping local groups put their projects into shape for submission to the Office of Economic Opportunity (OEO) and, upon request, counseling and guidance of a technical and administrative nature to local community action groups. Establishment of periodic reviews and evaluations of programs which have been funded is also an essential function. The CAP group should not be permitted to run the local action projects or it is likely to lose its volunteer citizen character and tend to become an operating agency, competitive with other local organizations.

It is also my view that local community action groups should be encouraged to consider the advisability of subcontracting with qualified local agencies (such as the National Capital Health and Welfare Council) certain types of the more technical phases of their project activity rather than attempting to recruit highly trained personnel on a temporary basis. Funding for secretarial and field service should include reimbursable funds for out-of-pocket expenses by CAP members when this is needed. \* \* \*

Sincerely yours,

HALBERT L. DUNN,  
*Chairman, Price Georges County Commission on the Aging.*



MATERIAL SUBMITTED BY CY TOBACK<sup>8</sup>

## ITEM NO. 8

## EAST HARLEM COUNCIL FOR COMMUNITY PLANNING COMMITTEE ON AGING

A PROPOSAL FOR FUNDS FOR A FOLLOW-UP PROGRAM TO HELP THE AGING IN  
EAST HARLEM*A. A description of the specific problems to be addressed in the demonstration project*

In an affluent society, the aging, a significant segment of the community, are entitled to avail themselves of opportunities to meliorate their economic, social, and psychological condition and to thus elevate themselves above the poverty level. For if the older individuals of East Harlem remain deprived, the entire community will reflect this deprivation, materially, emotionally, culturally.

In every possible way, the Committee on Aging of the East Harlem Council for Community Planning seeks to motivate the older residents of the East Harlem area to use their latent powers and the community's resources for their own growth and development. To this end, it has defined the following goals:

1. To seek out and locate the older isolates of the community, who through lack of knowledge of the community's resources and their own apathy are disengaging themselves physically and mentally from the community for lack of adequate social contacts, mental stimulation, and the preservation of existing strengths.
2. To assist the ambulatory aging to acquire new skills or improve existing skills in order to help them make maximum use of their own capacities.
3. To bridge the gap between the younger and older generations by providing youth and young adults with experiences which will help shape positive attitudes toward the aging through service projects and through sharing interest and affects.
4. To form a neighborhood senior citizens' corps as a parallel development to the Neighborhood Youth Corps. This corps would become the fountainhead of greatly needed services both to the aging and to young people.
5. To promote the self-determination of older adults and to mobilize the full resources of the East Harlem community in their behalf as a means of bettering and enriching the entire neighborhood.

*B. A precise identification of the hypotheses the project is going to test, including a clear explanation of the assumptions on which the demonstration is based*

The Committee on Aging of the East Harlem Council for Community Planning estimates that some 20,000 older people over the age of 60 currently reside in East Harlem. While the great majority of older Americans fall within the poverty group as defined by the Federal Government, it would not be at all surprising to find a higher percentage residing in the economically depressed East Harlem neighborhood. The present national, State, and local Government concern regarding the older population is welcomed by the East Harlem Committee on Aging whose work with older residents in this part of New York City has been on-going for 5 years. The committee's concern with all the problems faced by an aging population led to preliminary surveys organized and directed the committee on aging which sought a fuller understanding of the meaning of life in East Harlem in the later years, and what community resources were available to this sector of the population. The results indicate that if the older person in this, as in other neighborhoods, is to remain an active and contributing citizen, and play a productive role in community betterment, a program must be developed which will promote this achievement. The alternative which professional workers, sociologists, anthropologists, social workers, government workers, public health officers, etc., have noted and reported on, is a continuing withdrawal of the older person from active participation in life around him.

The above information leads us to:

1. Hypothesize that if isolated older persons are located, helped to become aware of, and encouraged to use the existing resources of East Harlem mental health clinics, hospitals, health centers, welfare centers, day centers, schools,

<sup>8</sup> See p. 93.

family agencies, etc., they can be helped to maintain and probably improve their physical and mental health, overcome their apathy, raise their self-image, and experience a sense of mastery.

2. Hypothesize that as older individuals gain new skills and perfect acquired ones, they will be stimulated to improve their economic situation and to participate more effectively in community life.

3. Hypothesize that as young and older people meet regularly to socialize and work together, benefits accrue to both age groups. Discussions and shared responsibilities can help to dispel the stereotypes about aging so frequently entertained by the young. As young people are helped to perceive the aging as creative, productive members of the community, older people themselves in turn can experience a sense of inner integration in the recognition that their skills and talents are contributing to the training and education of the youth of East Harlem.

*C. A detailing of the methods, program, techniques, work plans, and timetable by which the demonstration goals are to be reached*

The Committee on Aging suggests the organization of a demonstration action project, covering an area 20 blocks square, extending from 100 to 120 Streets, between the East River and Madison Avenues.

*Methods.*—The principal method of operation consists of drawing locals from a manpower pool encompassing the vital segments of the East Harlem community—students, young adults, and older people. Through the distribution of flyers, pamphlets, etc., it may be possible to attract indigenous leaders and project participants from local churches, social clubs, the Benjamin Franklin High School, the local social security office, day centers for older people, tenant associations, and community centers.

The following apportionment of 150 East Harlem residents is recommended:

25 high school students.

25 young adults.

100 older adults, physically well and emotionally stable.

Participants in the project would be paid the prevailing wage rates. Part-time work is believed to be preferable to full-time work since presumably, high school students need time for study; young adults for either home responsibilities or employment search; and older adults, for personal enrichment through attendance at day centers, community centers, visiting friends, and relatives, etc.

*Techniques.*—The plan consists of involving groups of the well aging, young adults, and high school students in seeking out and locating isolated older persons. The cooperation of existing agencies will be sought in determining the whereabouts of isolated older people (the East Harlem Day Center, the East End Welfare Center, community centers, day centers, etc.). Door-bell ringing may also be necessary to help locate oldsters with few or no social contacts. As working "locals" report their findings to the demonstration action project what services are needed and how they can be provided. For example, in all probability, some older people will be found to be totally unaware of existing educational and recreational facilities for senior citizens. In these instances, a referral to a day center will be made. Others, because of physical or emotional impairment, are homebound and need vital services brought to them on a sustained, planned basis. For individuals like these, the manpower pool will provide the necessary services to help keep the older person in the community.

*Work plan.*—In the work pool will be many older people and young adults with specific skills which they can impart to others. Through training and the acquisition of new skills, both young adults and older people can render the following services to the homebound or isolated elderly. High school students can also be trained to serve this group of aging individuals.

(1) Serving as escorts so that the elderly isolated individual can increase his life engagement by becoming acquainted with educational and recreational facilities of East Harlem (day centers, community centers, health centers, etc.)

(2) Accompanying older people to clinics when walking is difficult.

(3) Friendly visiting.

(4) Shopping, cooking, and rendering other housekeeping and home help services.

(5) Reading to the homebound in order to enrich the lives of those whose vision is failing or whose lack of educational opportunity has a constricting influence.

(6) Baby sitting so that young adults can be helped to engage in other community projects.

(7) Letterwriting.

(8) Giving help with personal care (shaving, haircutting, mending, bathing).

(9) Acting as aids in afterschool study clubs; helping with remedial reading, study habits, accent correction, etc.)

The active older people of East Harlem involved in this project will form the Neighborhood Senior Citizens Corps, a parallel group to the Neighborhood Youth Corps.

\* \* \* \* \*

DRAFT: SUMMARY OPERATION OF DEMONSTRATION PROJECT TO HELP EAST HARLEM'S  
AGED—JOB DESCRIPTION

I. *Project director*.—Administer and direct the overall project relating to structure, function, program planning, staff, and operational budget. Recruit, hire, and orient professional staff of three group workers, one case worker, and the clerical and maintenance staff of one secretary receptionist, one clerk-typist and one custodian. Act as consultant to advisory board and be liaison between public and voluntary agencies of East Harlem. Work in close cooperation and collaboration with massive economic neighborhood demonstration (MEND) regarding philosophy of objectives, evaluation, and accountability in relation to receipt and expenditures of resources (see MEND).

Requirements for project director are MSW specializing in community organization, preferably with wide and varied social work experience, including group work and case work—salary \$12,000 a year.

II. *Groupworkers*.—Under the supervision of the project director, two groupworkers will direct the organization and function of locals consisting of individual well aged and high school youths. The groupworker will recruit, hire, and train ambulatory and oriented older adults who have specific skills to assist other aged people who are withdrawn, isolated and/or homebound because of single or multiple-debilitating ailments. Such services as the older locals will provide may include:

(1) Serving as escorts so that the elderly isolated individual can increase his life engagement by becoming acquainted with educational recreational facilities of East Harlem (day centers, community centers, health centers, etc).

(2) Accompanying older people to clinics when walking is difficult.

(3) Friendly visiting.

(4) Shopping, cooking, and rendering other housekeeping and home help services.

(5) Reading to the homebound in order to enrich the lives of those whose vision is failing or whose lack of educational opportunity has a constricting influence.

(6) Babysitting so that young adults may engage in other community projects.

(7) Letterwriting.

(8) Giving help with personal care (shaving, haircutting, mending, bathing).

(9) Acting as aids in afterschool study clubs; helping with remedial reading, study habits, accent correction, etc).

The groupworker will also recruit, hire, and train high school youths and young adults who have specific skills to serve the isolated and homebound aged with any of the above-mentioned activities in accordance with the time the youths can devote.

There will be a total of 150 locals made up of 100 senior citizens and 50 younger people, and locals will be divided into three unit groups:

Two units, each composed of 50 older adults, and 1 unit comprising 50 youths. One groupworker will be assigned to each unit. In addition to the responsibility for closely supervising the individual workers, he will also be answerable for the disbursement of moneys paid to them (see project budget). The requirements for the groupworker will be M.S.W. with a major in groupwork, and preference to be given to one who has had experience in working with youths or older adults. The groupworker will receive a salary of \$7,500 a year.

III. *Caseworker*.—Under the supervision of the project director, a caseworker will give counseling assistance to older adults who have special problems but who cannot avail themselves of existing community services. Either on a referral basis from the groupworker, or on obtained knowledge, the caseworker will seek out the unreachable older adult in his own home or invite him to the project center to counsel him. Problems may include withdrawal, a remote sense of belonging, loneliness, inability to form social relationships, marked anxiety, due to financial insecurity, mild depression, alienation from children and relatives, etc. The caseworker may also arrange for referring the aged to other health and welfare agencies for specialized assistance. She will be responsible for keeping summary case records, submitting periodic reports, and acting as a resource person to other staff.

IV. *Secretary-receptionist*.—Under the supervision of the project director, the secretary will take dictation and handle correspondence for project director and caseworker and serve as a receptionist to the professional staff. In general, she will perform such duties as form part of secretarial responsibilities. Requirements for her are to be an experienced stenographer and typist, and preferably to be an individual who has either worked or is interested in working in a social agency. She will receive a salary of \$4,500 a year.

V. *Clerk-typist*.—Under the supervision of the groupworkers, the clerk-typist will take their dictation and handle their correspondence, including voucher bills for the disbursement of moneys to locals. Her duties, in the main, will be those usually performed by a clerk-typist. She will receive a salary of \$4,000 a year.

VI. *Custodian*.—Under the supervision of the project director, the maintenance man will keep the area used by project staff and local groups clean and orderly and do small repairs. He will receive a salary of \$4,000 a year.

VII. *Advisory board*.—To insure really democratic and adequate representation from the local community citizenry regarding both the aged themselves and involved staff from East Harlem's social agencies who serve the aged, an advisory board will be organized to include the following: Older persons who participate fully in agency activities and are considered to be indigenous leaders; the staff from public and voluntary agencies, including the Department of Welfare, day center, low cost and middle income housing projects, adult education, social security administration, churches, hospitals, mental health clinics, and casework service groups. The board, which will be governed by its own officers, including a chairman, a vice chairman, will have as its primary objective advising and assisting the project director to set up a program of worthwhile and achievable goals for the aged who can be guided to help themselves through meaningful activities as a method of bettering their economic, psychologic, and social situations in order to enable them to crash through the poverty barrier. The board will also assist the project director in periodically determining and assessing whether there is an effective adjustment between the social and financial resources available to the aged and the social and welfare services they are receiving.

#### MEND

Resources for furnishing the budget to operate the demonstration project will come from the massive economic neighborhood development program, which is part of the all-out war against poverty. The advisory board, in consultation with the project staff, will have a close and collaborative relationship with MEND, with respect to program goals, process, and expenditures. At the end of the 12-month period, MEND and the advisory board will evaluate the effectiveness and worthwhileness of the project and determine whether the goals were achieved, the remaining gaps in service, and the focus the project could assume if it would continue.

*Projected number of isolates served*.—The heart of the locals' functions will be to give beneficial services to the isolated and homebound aged of East Harlem which they have not received to date. The actual number of such isolates would be difficult to determine accurately. However, if we may validate the conservative statistical contention, that at least 1 of every 5 older adults has debilitations serious enough to keep him inactive, with a total general population of 20,000 older adults in East Harlem, it may be projected that the number of isolates served would be 1,000 people.

*E. Proposed budget*

1. Staff:	
Project director.....	\$12, 000
3 group workers.....	22, 500
Caseworker.....	7, 500
Secretary-receptionist.....	4, 500
Clerk-typist.....	4, 000
Custodian.....	4, 000
Subtotal.....	<u>54, 500</u>
Staff salaries represent about 22 percent of total budget, with almost 80 cents of every dollar being paid out to residents of East Harlem, themselves.	
2. Supplies and equipment:	
5 typewriters.....	500
Stationery and postage.....	500
5 telephones.....	2, 000
Subtotal.....	<u>3, 000</u>
3. Salaries paid to locals:	
High school students (juniors and seniors)—25 students who will work 4 hours daily, 3 times weekly, at \$1.25 hourly.....	19, 750
Young adults (mothers, unemployed youth)—25 young adults who will work 4 hours daily, 5 days weekly, at \$1.25 hourly.....	32, 500
Older adults—100 senior citizens who will work 4 hours daily, 4 days weekly, at \$1.25 hourly, for 50 weeks.....	100, 000
Subtotal.....	152, 250
Total budget.....	236, 250
(Element of flexibility can be retained through varying work schedules.)	

*F. Physical facilities required for project and their availability*

At the present time, the homemaking center of the department of welfare, 312 East 109 Street, is in the process of expansion and will vacate the premises in the very near future. Because of its own program expansion, the East Harlem Day Center for Older People has requested the use of the third floor of the building. Since the fourth floor of the building may be available, we suggest that the commissioner of welfare be contacted as soon as possible to explore the possibility of obtaining part of the fourth floor for the demonstration project.

*G. Evaluation procedure*

At the end of 10 months, the demonstration active project staff will attempt, through the use of questionnaires and possibly a scale, to evaluate the project by seeking answers to the following questions:

How many isolates have been reached? Of these, how and in what way have they made use of the community's resources?

How do the isolates perceive the services given them by the "locals." Has their self-image improved as a result of the experiences?

To what extent have young people benefited from the project? Are there evidences of change and of more positive attitudes toward the aging?

In what ways have the stereotypes regarding the elderly disappeared?

Has the money earned through participation in this demonstration project given both young and older people renewed hope, a sense of achievement?

Has the gap between generations been bridged? Is there evidence of greater mutual understanding, empathy, communication? Is there more community awareness, a greater feeling of relatedness?

To what extent has the entire community benefited from the demonstration project?

*H. Other recent activities of applicant*

1. The Committee on Aging of the East Harlem Council for Community Planning was organized in September 1960. The objectives of the committee were formulated as to include the following goals:

- (1) To determine what facilities and services are currently available for older people in the East Harlem area.
- (2) To coordinate activities and services for older people.
- (3) To exchange ideas regarding programs for older people including consideration of reasons as to why programs have been set up as they are.
- (4) To develop joint programs for older people.
- (5) To inform people about existing facilities.
- (6) To locate gaps in services and facilities.
- (7) To promote additional services and facilities.
- (8) To make recommendations regarding services and allocation of funds to legislative bodies and other groups considering the needs of older people.

Early in its existence the committee became interested in learning about the facilities and services for older people in East Harlem and sought to determine what gaps in services and program exist. The committee developed and initiated a survey of programs and services for older people in East Harlem. This preliminary survey involving some of the agencies in East Harlem was collated by Mr. Preston Wilcox, then director of the East Harlem project. One of the recommendations in this report pointed to the need for undertaking a more comprehensive study. Subsequently, Dr. Dan Dodson, director of the Center for Human Relations of New York University interested a group of students in participating in the second survey, completed in June 1964. In its final form, the second survey encompassed the following areas of concern:

Part I. Facilities Serving Older People in the East Harlem Community.

Part II. Study of the Socioeconomic Condition of Older People in East Harlem.

Part III. Implications Drawn From the Study of the Socioeconomic Conditions of Older People in East Harlem.

2. The committee on aging has for the past 4 years sponsored an annual townhall meeting, representing the collective efforts of the older residents of the East Harlem community to draw public attention to the needs of older people regarding income maintenance, health, recreation and education, housing. At these meetings, officials have listened to statements prepared by the older people themselves and have been invited to discuss plans for improving the socioeconomic condition of senior citizens. The need for medicare and for reduced fares has been explored with dignitaries on the city, State, and Federal levels. Through social action programs of this type, the committee has pioneered in helping the older person regain a sense of dignity and self-determination.

*I. Summary of qualification of the senior project personnel to implement the demonstration*

*Project director.*—The director of this project should be on the masters level, with considerable experience in community organization, and additional experience in casework and group work.

Group workers may be recent graduates and can be recruited from various schools of social work.

SUPPLEMENTAL STATEMENT OF THE COMMUNITY SERVICE SOCIETY, NEW YORK, N.Y.

The Committee on Aging in the Department of Public Affairs of the Community Service Society of New York urges the Office of Economic Opportunity in its second year to encourage and support local projects where older Americans will not only be served but have a chance also to serve.

A war on poverty must be waged on many fronts for older Americans. Poverty for the old as for younger age groups is economic, social, and spiritual. The Office of Economic Opportunity has a vital albeit not an exclusive responsibility to alleviate the deprivation experienced by the majority of the Nation's elderly poor. Clearly within its function is to give moral and financial backing to local action programs to provide gainful employment and opportunities for volunteer service to older Americans. This is not the answer to the problems of all older persons, but it is a good and satisfactory solution for many and perhaps most particularly for the "younger old."

Action programs to utilize the time, talents, and experience of older men and women who are willing and able to work or to volunteer their services are sporadic and spotty; are fraught with problems but also with promise; need to

be recognized and supported on a national level in order that local communities will be stimulated to initiate local efforts.

The Community Service Society, founded in 1848, is the oldest and largest voluntary family welfare agency in the country. Its primary objective is to preserve and strengthen family and community life. It has always combined programs of social action and research with its direct services to troubled families and individuals of all ages. Its long record of concern about adverse conditions and negative attitudes affecting the aged contains evidence of early crusades and service innovations to better their situation. The passage of time, the increase in the older-age population and changes in community conditions have refocused our efforts somewhat and have intensified our concern for improving the social and economic environment of older Americans.

We deliberately limit this statement to a summary of relevant facts about the older population in New York City and to a highlighting of pertinent findings from our 1964 study titled "Older People on the Lower East Side." This latter material provides a local picture which is believed to be typical in the main for many urban centers of a significant segment of the younger-old population—educationally and economically deprived individuals who sought a new life in America at the turn of the century, who lived through the vicissitudes of the 1930's and 1940's, and who now live on, often out of step and out of touch, in a changing neighborhood and world.

The poor in New York City, as elsewhere, are a mixed group. They include, to a significant degree, minority group members, those bypassed by industrial change, migrant workers, fatherless families, and the aged. The list is not all inclusive and has the limitations of all general classifications, but nonetheless contains the hard core of poverty. And for many, poverty is not a sometime but a long time state.

Figures are available, but are often overlooked, indicating that poverty affects the aged in a measure disproportionate to their numbers. Precise counts are admittedly difficult, but it seems reasonable to accept the often-quoted national estimate that the aged poor number some 8 million; account for about 25 percent of all the poor; and represent some 45 percent of all the aged.

For New York City, reliable sources indicate this to be the situation:

The 65-and-over population totaled 813,827 in 1960 and made up 10.5 percent of the total population. This older-age population increased 35 percent in the decade from 1950 to 1960 (up 208,592 from 605,235 to 813,827) whereas the total population decreased 1 percent (down 109,973 from 7,891,957 to 7,781,984). Today, this older-age group is estimated to be about 900,000.

One out of every five New Yorkers lives in conditions approximating poverty when minimal budget requirements are related to family size. This would appear to add up to some 1,350,000 persons in 389,000 families plus 320,000 single individuals or a total of 1,670,000 persons.

The aged poor number, as a minimum, almost 145,000 unrelated individuals living on less than \$2,000 a year and 82,000 husband-wife families living on less than \$3,000 a year. These figures alone total 309,000 or some 36 percent of the aged population. The indications are that the aged poor actually number between 380,000 and 420,000; account for 23 to 25 percent of all the city's poor; represent some 42 to 46 percent of a 65-plus population now estimated at 900,000.

In 1960, close to 60 percent of those 62 years or older were receiving social security (OASDI) benefits. For some 433,000 retired workers, the average monthly benefit was under \$80 but in about 98,000 instances the spouse received an additional benefit of about \$43 a month. For surviving spouses or parents, the average monthly benefits were \$60 to \$67. These benefits need to be supplemented from some source to provide even a minimum standard of living. Old-age assistance was that source for some 12,000 OASDI beneficiaries in the spring of 1963.

Some 32,000 persons received old-age assistance in March 1965 or 3.6 percent of the estimated 900,000 population 65 years and older. Additionally, an estimated 15,000 or 1.7 percent received medical assistance to the aged. All told some 47,000 aged persons received public assistance under these two categories.

Some 189,000 persons aged 65 and older were in the labor force in 1960 including 15,000 classified as unemployed. The official rate of labor force participation was 23 percent and the unemployment rate was some 8 percent—

figures smaller than the actual rate judging from the findings of our Lower East Side study.

Awareness of the dimensions of the economic and social problems confronting older New Yorkers prompted the Community Service Society to launch an inquiry in 1962 to survey the background and capabilities of a group of older persons living in a selected neighborhood to determine the extent of semiretired manpower available on a nonregular basis and to assess the capacity and interest of this group in contributing to their own well-being or to the community. A report was issued in May 1964, drawn from a field inquiry of a sample of 250 persons aged 60-74 years and living in the eastern arc of Manhattan's Lower East Side.

It is noted that the study findings are relevant to a significant section of the "younger-old" population in a changing urban neighborhood. The typical respondent is a white, European-born immigrant, probably in the high sixties and of low education, who is apt to be Jewish but might be Roman Catholic and who probably speaks English. If a man, he is likely to be married and if a woman just as likely to be widowed as married. He is a person of fairly low socioeconomic status and, therefore, of low income. (Weekly income was less than \$41 for 6 percent and only 13 percent had \$61 or more.) Despite this, few (14 percent) are "on welfare." Very few (only 4 percent) say they are unemployed and want to work; rather they say they are working (17 percent) or "retired" (36 percent) or keeping house (42 percent). When it comes to health, the range is wide be it based on self-ratings or on the cumulative score of responses measuring psychophysical stress, but 32 percent rate themselves in good to excellent health and 36 percent in fair health, and 31 percent acknowledge two or less symptoms indicative of stress or pathology. The range of associations with friends and neighbors is also wide, but it is significant to observe that 26 percent said they had no close friends and 37 percent said they had no neighbors whom they knew well enough to visit.

In sum, the study indicated that there is a "semiretired" manpower pool of 67 (27 percent of the study population of 250) interested to some degree in contributing to their own well-being or to that of the community beyond their present efforts. Of this group 35 are men or 31 percent of the sample of men and 32 are women or 23 percent of the sample of women. Additionally, there are 33 persons—25 men and 8 women—who are working but are not interested in volunteer service.

The available and unused manpower pool consists of those interested in :

	Men	Women	Total
Work only.....	10	9	19
Work or volunteering.....	9	6	15
Volunteering and now retired.....	10	5	15
Volunteering and now working.....	5	4	9
Volunteering and now housekeeping.....	1	8	9
Total.....	35	32	67

(The study further indicated that to utilize the latent interest of this group will require intensive, vigorous, and sustained community efforts. Selected findings and general observations drawn from the survey are pertinent and provocative for these Senate hearings. The highlights:

The pool of semiretired workers is larger than the count of those in the labor force as officially defined.

Using the official definition of the labor force—those at work or actively seeking paid employment—57 respondents (42 at work and 15 engaged in at least 1 type of jobseeking activity) or 23 percent are members of the labor force. However, another 4 persons described themselves as out of work and 15 retirees and housekeepers say that they are interested in working. Thus, the pool of semiretired workers is 76 (31 percent) and includes 42 workers and 34 potential workers.

(The official rate of participation in the labor force is lower and the official unemployment rate is higher for this study population than for the older age population in New York City. But the "hidden" rate of labor force participation



is about the same and the "hidden" unemployment rate is still higher for this study population than for the older age population in New York City.

For New York City as a whole, the labor force participation rate among those 60 years and older was 34.9 percent in 1960 and the unemployment rate was 6.4 percent according to the U.S. Bureau of the Census.

For this study population aged 60 to 74 years, the official labor force participation rate would be 23 percent and the unemployment rate would be 6 percent for the total sample but 26 percent for those in the labor force. However, the "hidden" labor force participation rate (including persons interested in but not actively seeking employment) is 31 percent and the "hidden" unemployment rate is 14 percent of the total sample and 45 percent of the "hidden" labor force.

Money, keeping busy, and job enjoyment or usefulness are the principal reasons for working or wanting to continue to work.

Income was cited most often as the reason for working by 93 percent of the workers and by 73 percent of the potential workers. The second most commonly cited reason was to keep busy—this for 43 percent of the workers and for 65 percent of the potential workers. The third most commonly cited function of work was its meaningfulness to the individual—43 percent of the workers and 39 percent of the potential workers commenting on the enjoyable and useful features of work. Comparatively few recognized other functions of employment, such as social relationships and social identity.

Parenthetically, it is noted that 79 percent of the workers and 83 percent of the potential workers voiced a positive attitude toward work, with 34 percent of the workers and 70 percent of the potential workers saying that they enjoyed work very much.

The male-female ratio is closer for potential workers than for workers or for retirees.

The male-female ratio is 56 to 44 for potential workers. The similar ratios are 71 to 29 for workers and 82 to 18 for retirees.

The peak period of interest in potential employment for men in the study population is 65 to 69 years; for women, 60 to 64 years.

Not surprisingly, interest in potential employment is expressed by a greater proportion of men aged 65 to 69—one out of four—than by younger or older men.

Women aged 60 to 64 show relatively greater interest in potential employment—the proportion being one out of five—than do the women who are older.

Married men are more likely to be potential workers than are widowers and unattached men, but widows are more apt to be potential workers than are other women.

Of the 19 male potential workers, 17 (90 percent) are married. Of the 15 female workers, about half, 8 (53 percent) are widowed. Past or present work is a common experience for men. This is not the case for women and, in this study, only 15 percent of the married women are working or are interested in employment or have worked long enough to consider themselves retired, in contrast to over 55 percent of the widowed and unattached women.

By current standards, the educational level of the study population is extremely low, but persons with schooling of 10 or more years, whether male or female, are more likely to be employed than those with less education. In respect to education, the potential workers resemble the retirees and the housekeepers more than the workers.

All told, 85 percent of the men and 88 percent of the women have less than 10 years of schooling. Conversely 15 percent of the men and 12 percent of the women have completed the 10th grade or better. Of the male workers 27 percent and of the female workers 25 percent have 10 or more years of schooling. Differences among the potential workers, the retirees and the housekeepers are inconsequential and attainments are substantially under the educational level of the workers.

Health self-ratings are generally higher for workers and potential workers (and particularly males) than for retirees or housekeepers.

Health self-ratings may be distorted quite consciously to justify a situation (retirement) or not to jeopardize it (employment); unknowingly; or from variations in what is conceived to be a standard of good or poor health.

Despite the defects, the data accepted at face value are useful indicators of individual functioning.

Of the male workers, 69 percent rate their health as good-excellent, 28 percent as fair, and only 3 percent as poor. Of the male potential workers, the comparable percentages are 48 percent, 16 percent and a surprising 37 percent in the low category. The bulk of the male retirees—46 percent—report fair health with 22 percent above and 32 percent below this rating.

Of the women, the housekeepers tend to be worse off than the other categories, with 39 percent in fair and 39 percent in poor or very poor health. Nearly half of the respondents report that they are still able to work but the pool of semiretired workers is less than one-third of the respondents. There is a seeming awareness of the poor chance of finding a job that moves some respondents to remove themselves from the job market.

A total of 38 persons—27 men and 11 women—or 16 percent say they can work as well as ever. Another 74—41 men and 33 women—or 31 percent state they can work despite some impairment in ability. But only 42 or 17 percent are working full or part time and only 34 or 14 percent are potential workers. This latter figure includes six who say that they cannot work—a seeming inconsistency explained in part by examination of the interview schedule where five out of six reportedly feel they have a poor chance of finding a job because of age prejudice or job scarcity.

Here and elsewhere in questions related to vocational status, the interviewers report that some of the respondents' reactions and resentments were revealed in sarcastic, hostile, annoyed, or angry retorts. This shows up, too, in self-protecting answers (not always consistent) which explain or justify unfavorable status.

More than half of the potential workers are making no effort to find a job and more than two-thirds of the potential workers did not impress the interviewers with the seriousness of their efforts.

A total of 19 or 56 percent of the 34 potential workers are making no efforts to find a job; of the 15 who are making an effort, 9 are persons who first defined themselves as "out of work." Only two of the nine housewives who are potential workers are engaged in any jobseeking activity.

Based on interviewers' judgments, only 11 of the potential workers are making earnest efforts to find a job.

Although nearly two-thirds of the potential workers, in the opinion of the interviewers, were seriously interested in finding a job (despite the fact that more than half were making no efforts to this end) not every job is acceptable.

Men faced with five job possibilities (messenger, elevator operator, factory worker, clerk, and worker in a sheltered workshop) found only 1.9 jobs acceptable on average.

Women faced also with five job possibilities (babysitter, saleslady, cleaning woman, clerk, and worker in a sheltered workshop) found 2.3 jobs acceptable on average.

Volunteer service was viewed as a possibility by about the same number of men and women—one out of five. Relatively greater interest is shown by potential workers than by others. Men who are working or retired tend not to be interested. Women who are housekeepers evince little interest.

Volunteer service is an activity with some of the values—keeping busy, meaningful activity, social relationships, social identity—that attach to employment. Work situations are known to the respondents, but the great majority (about 75 percent) have had no experience as volunteers and the remainder have performed mostly a brief service. The market is unknown or their ideas are vague.

All told, 25 men or 22 percent and 23 women or 17 percent express some interest in volunteer service. Almost half of the potential workers say they are interested. Only some 15 percent of the male retirees and workers voice interest as against twice this proportion of the female retirees and workers, but the latter numbers are small. Only 8 percent of the housewives voice interest.

Potential volunteers are more likely to be drawn from the younger rather than the older age groups.

For the groups aged 60-64, 65-69 and 70-74 the percentage of potential volunteers is, respectively, 37, 18, and 16.

Interest in volunteer service bears a direct relation to health self-ratings, but bears little relation to education.

Of the respondents whose health was excellent or good, 28 percent expressed interest in voluntary activities in comparison with 16 percent of those whose health was fair or worse than fair. None of the 19 persons in very poor health expressed any interest.

There was virtually no difference between those with 10 years or more and those with less than 10 years of schooling when it came to interest in volunteer service.

Interest in volunteer service was mild or weak rather than strong, perhaps because of inexperience.

Only 20 percent of the potential volunteers express a strong interest compared to 54 and 26 percent where the interest is, respectively, mild or weak. Among the potential workers and retirees, the majority (57 and 67 percent respectively) express a mild interest, which might be described more accurately as a latent interest.

Few potential volunteers had specific thoughts or suggestions of their own about what services they might render, but more than half said they would visit or shop for a shut-in when asked direct questions.

Of the 48 potential volunteers, 38 were unable to be specific about possible services, and the replies of the rest tended to be vague—e.g., “willing to be helpful.”

As noted above, more than 50 percent would do neighborly acts—shopping or visiting—for a shut-in. A smaller percentage said they would write letters for a sick person.

Potential volunteers tend to be those who know their neighbors and enjoy life.

Of those with four or more neighbors known well enough to visit, 31 percent are potential volunteers; of those with two to three close neighbors, 25 percent; of those with but one, 11 percent; of those with none, 14 percent.

Of the 48 potential volunteers, 77 percent enjoy life. This compares with 64 percent who enjoy life but are not interested in volunteer services.

What are the implications of this study?

The overriding impression is that there is a rather substantial proportion—some 25 percent of the population aged 60 to 74 years of age—who want to work or to engage in volunteer activities, but relatively few who made persistent, individual efforts to this end. The ugly reality is that there are few opportunities either for gainful employment or volunteer service for this deprived group. This the respondents know or sense, and they may well be avoiding rebuffs by refraining from a fruitless search.

The problem becomes one of community effort to utilize the energies and interests of this younger-old group. To open up either employment or volunteer opportunities for the majority of today's older adults is no small nor easy task.

What is reasonable and what is possible today?

In the field of employment, a promising avenue is the field of service jobs where vacancies continue to exceed applicants except in union-dominated situations. Ways and means of recruiting, of providing basic training, of setting work and wage standards, of providing continuing opportunity for workers to discuss problems, and of dignifying service jobs must be developed. A second promising avenue is in the field of part-time or intermittent employment where there might even be a chance to serve the extremes of the age range—teenagers and older adults both seeking part-time employment but at different hours.

In the field of volunteer service, few efforts indeed have been focused on analyzing volunteer jobs with a view to using unskilled workers who may have to be reimbursed, however, for transportation, lunch money, and incidentals. To achieve good use of a new type of volunteer in communitywide or neighborhood-based service requires leadership and imagination of a high order. Volunteer service, particularly in acts of neighborly friendliness (which requires some sparking in the urban setting) could be doubly rewarding to the giver and to the recipient.

Efforts to help today's older adult, unobtrusive and forgotten in a strange community and changing society, will surely contribute not only to the well-being of this group but to the next generation who, too, will need more money, more facilities for retraining and reeducation, more ways to use time, and more outlets for useful activity in retirement.

We reiterate our opening statement: Action programs to utilize time, talents, and experience of older men and women who are willing and able to work or to volunteer their services need to be recognized and supported on a national level in order that local communities will be stimulated to initiate local efforts and to appraise their effectiveness. The Office of Economic Opportunity, we believe, has a singular opportunity in its second year to encourage projects where the elderly will not only be served but have a chance also to serve the young and the old.

ITEM NO. 9

INTERDEPARTMENTAL TASK FORCE REPORT SUBMITTED BY DR. BLUE CARSTENSON<sup>9</sup>

PROBLEMS OF THE RURAL ELDERLY

INTERDEPARTMENTAL TASK FORCE ON PROBLEMS OF THE RURAL ELDERLY

- Charles Lavin (Chairman), Specialist in Aging, Office of Aging, Welfare Administration, Room 4348-N, Department of Health, Education, and Welfare. Telephone 13-35032.
- David Burke, Office of the Secretary, Department of Commerce, Room 5887. Telephone 112-5287.
- F. Howard Forsyth, staff assistant, Resources Program Staff, Department of Interior. Telephone 183-2195.
- Moses J. Gozonsky, Deputy Assistant Administrator, Housing for Senior Citizens, Housing and Home Finance Agency, Room 669, Lafayette Building, 811 Vermont Avenue NW. Telephone 128-5091.
- Miss Neota Larson, Chief, Welfare Branch, Division of Claims Policy, Bureau of Old-Age and Survivors Insurance, Social Security Administration, Room 753-SS, Baltimore, Md. Telephone 130-2954.
- Hyman Shultz, Branch of Special Worker Services, Department of Labor, Room 800, M Street. Telephone 110-2932.
- Dr. Milton Cummings, Specialist in Adult Education, CEC-OE, Room 2-H-032, 400 MD., Department of Health, Education, and Welfare. Telephone 13-22023.
- Dr. Austin B. Chinn,<sup>10</sup> Chief, Gerontology Branch, BSS-PHS, Room 3066-ROB, Department of Health, Education, and Welfare. Telephone 13-35822.
- Dr. Margaret C. Browne (Vice Chairman), Director, Division of Home Economics, Federal Extension Service, Room 5432, South Building, Department of Agriculture. Telephone 111-6059.
- Mrs. Irene Wolgamot, Assistant to Director, Consumer and Food Economist, Research Division, Agriculture Research Service, Room 325, Federal Center Building, U.S. Department of Agriculture. Telephone 111-8-8472.
- Miss Dorothy Pearse, Staff Consultant, President's Council on Aging, Room 4252-N, Department of Health, Education, and Welfare. Telephone 13-36154.
- Louis D. Malotky, Director, Rural Housing Loan Division, Farmers Home Administration, Room 5310, South Building, Department of Agriculture. Telephone 111-4295.
- Roger Cummings, Chief, Community Resources, Division of Claims Policy, Welfare Branch, Social Security Administration, Baltimore, Md. Telephone 130-2796.
- Miss Roberta Church, Consultant on Aging, Vocational Rehabilitation Administration, Room 3518-N, Department of Health, Education, and Welfare. Telephone 13-33359.
- James J. Burr, Chief, Aging Services Group, BFS-WA, Room 3167DD-N, Department of Health, Education, and Welfare. Telephone 13-33541.
- George Landsman, Research Utilization Branch, National Institute of Mental Health, North Bethesda Office Building, No. 2, Room 101. Telephone 146-3391.
- Edward P. Snider, Associate Director, Office of Debt Analysis, Department of Treasury. Telephone 184-2438.

<sup>9</sup> See p. 121.

<sup>10</sup> Alternate: Mrs. Joe Graber, Public Health Service Liaison Officer, Gerontology Branch, room 3067-ROB, Department of Health, Education, and Welfare. Telephone 13-35847.

## I. GENERAL SUMMARY—WHAT NEEDS TO BE DONE

President Johnson in a Presidential message to Congress February 5, 1964, called for new legislation to protect the consumer; in his Presidential message to Congress February 10, 1964, he outlined a national health goal for the young and the elderly; and in his message to Congress on poverty, March 16, 1964, he outlined the need for enactment of the Economic Opportunity Act of 1964. The latter pointed to the need for additional measures and further action in programs in behalf of the elderly such as (1) hospital insurance for the elderly; (2) protection for migrant farmworkers; (3) coverage for millions not now protected by a minimum wage; (4) new and expanded unemployment benefits for men out of work; (5) a food stamp plan program for the needy; (6) and a housing and community development bill for those seeking decent homes. The last two have now been enacted by Congress.

It is obvious that considerable progress has already been made with respect to the task at hand but much more needs to be done. The interdepartmental task force on problems of the rural elderly is of the opinion that the development of specific legislative recommendations to implement policy decisions should be initiated through regular policy planning channels; hence emphasis has been placed on the needs and gaps in the existing programs, as set forth in part 1—"Background Information"; and on suggestions for filling the gaps, as set forth in part 2—"Summary"—"What Needs To Be Done." Because of the limited time available, it was difficult to assess all of the current programs and gaps and to reach positive and definite conclusions with respect to specific legislation or alternatives, or to make a backup by detailed staff costs analysis.

It was evident to the task force that the major problems of the rural elderly are essentially no different from the major problems of the urban elderly except that there exists a greater paucity of facilities, services, and trained personnel in rural areas than in urban areas, and the income of rural persons is less adequate. Health, for example, like economic status, is one of the most important problem areas with which all older people must contend. The two are not unrelated, because the cost of medical care constitutes a major item in older people's budgets. The increasing incidence of chronic illness with age means that many of the elderly in both rural and urban areas incur relatively high costs for both routine medical care and catastrophic illness which can be reduced as a problem area through increased income, Federal programs of prevention and treatment, and hospital insurance.

It is clear that a large number of rural elderly people have incomes very inadequate to meet living costs. Increases in social security retirement benefits and old-age assistance payments are needed, and particularly, work opportunities for the rural elderly must be enlarged.

Although the 1962 Public Welfare Amendments to the Social Security Act provide the basis for increases in social services to the rural elderly, many States have not elected to provide them (particularly in rural areas). This lack should be met. For example, the amendments allow 75 percent Federal financial participation in the administrative cost of social services and training for current and potential public welfare aged clients and provide for the employment of specialists in aging in State and local welfare departments on a similar matching basis.

Adequate housing is extremely important to the happiness and well-being of older persons, since the infirmities of age, and retirement, make the home more and more the focal point of their activities.

Home care services such as meals-on-wheels, medical home care, homemaker services, friendly visiting, etc., are difficult to provide in rural areas yet the need for them may be even greater in rural than in urban areas, because of the greater isolation factor. The same is true of casework services and other social services.

Nursing homes, clinics, and hospitals are often not readily accessible in rural areas.

Leisure follows economic status and health in the hierarchy of problem areas confronting older people. Such programs are relatively neglected in rural areas. Also libraries, adult education programs, including arts and crafts and other educational opportunities, are often inadequate. Cooperative extension services and university extension services are filling the gap to some extent but with limited staff. It is obvious that adult education programs need to be expanded in most rural areas.

There is need for more mobile facilities and services such as health and mental health, educational and counseling clinics, libraries, vocational rehabilitation services, adult recreation services, and meals-on-wheels.

In spite of the fact that a great deal has been done for the elderly since the White House Conference on Aging in January 1961 all members of the task force felt the need for more research and information about the rural elderly and their needs, particularly on adequate budgets for purposes of welfare payments; the need for homemakers and mobile and other health and social services; the need for protective services; the extent of substandard housing and the need for better housing; basic education and recreation needs; economic and employment needs; the health problems of older persons; the rural widow; the "social isolate"; and the homebound.

Enactment of the senior citizens' legislation is necessary since more research and demonstration projects are needed in gerontology, including the biological, medical, sociological, and psychological aspects of aging; and greater efforts are needed in the development of training programs for professional personnel and volunteers.

The success of any rural program in the field of aging is dependent on the leadership in rural communities, which must come to grips with the local problems of aging. These cannot be solved solely by outsiders or outside resources; hence the first and pressing need is to stimulate communities to develop community awareness of the needs of older persons; to help communities to understand the great gaps in social services that exist; and to alert community leadership to the problems of the rural elderly.

For more specific needs, see the following sections: II. Health (including mental health); III. Income and Income Maintenance; IV. Family Life and Social Service; V. Adult Education; VI. Leisure and Recreation; VII. Vocational Rehabilitation; VIII. Employment; IX. Housing; and X. Community Organization.

## II. HEALTH

### SUMMARY—WHAT NEEDS TO BE DONE

#### I. Under existing authority:

A. With no additional funds the Public Health Service can, in collaboration with other HEW components and the Department of Agriculture, demonstrate new ways of providing concerted services to the elderly living in rural areas. This might include among other things: (a) offering consultation through the central and regional office to State and local agencies interested in the rural elderly; (b) providing State assignees where the potential exists for developing or expanding health and health related services for the aging; (c) offering technical assistance with community surveys and assessment of health and health related problems, needs and services; (d) encouraging small communities (rural nonfarm) to make grant applications for the development of new methods of providing out-of-hospital services to the elderly living in rural, nonfarm, and adjacent farm areas; (e) encouraging rural communities to study the needs for facilities for rural, nonfarm, and farm populations and to present plans to the State authority responsible for approval and construction of needed health and mental health centers, hospitals, long-term care facilities, etc.; (f) assisting the State authority financially and technically with a construction program for these facilities; (g) providing opportunities in professional nursing and other graduate public health training activities to increase health manpower for rural areas and training activities for researchers interested in the rural elderly; and (h) organizing conferences, seminars, or workshops for developing new areas for consideration and new methods of care, treatment, and rehabilitation.

Additionally, the Service and other components of HEW and the Department of Agriculture can explore new methods of communications for the purpose of: (a) advising States and communities of all existing funds for training—undergraduate, graduate, postgraduate—and provide consultation on training and continuing education; (b) advising States and communities of all specific new programs of benefit to the aging and of resources available from the Federal Government for services, training, and research and for consultation in each area; and (c) assisting States and communities with programs of public health education.

B. With additional funds the Public Health Service could expand: (a) assignment of personnel to more States than is now planned for the development or

expansion of service and training programs in gerontology and the recruitment of all kinds of health workers for rural areas to deliver services; (b) the establishment of training centers for professionals and others, including volunteers, for therapeutic, preventive, and supportive services for the aging and aged; (c) the establishment of comprehensive health and mental health centers with mobile units for the rural farm areas to focus on health maintenance; (d) the establishment of regional gerontology research facilities to determine optimum pattern of distribution of services and to make comparative epidemiological and laboratory studies of the rural and urban population; and (e) its consultation and technical assistance for the development of services and programs in problem areas such as safety and accident prevention in and away from home, housing sanitation, etc.; (f) the development of all home care services; (g) additional mental health clinics in rural areas as adjuncts of general hospitals; and (h) the mental health-health center concept to include the development of "half-way" houses for rural areas.

II. With legislation now before the 88th Congress additional medical personnel could be obtained for rural areas. This provides for the reduction of interest rates on student loans for those medical students promising to serve in areas of greatest need.

III. With additional authority the Public Health Service could: (a) provide for a dental public health program for all adults, including those living in rural areas; (b) provide for the establishment of gerontology units in each State health department and large cities which might serve rural areas; (c) expand environmental health programs, particularly in areas having immediate implication for the health of the elderly such as air pollution, housing sanitation, food sanitation for portable meals, etc.; (d) expand State control programs for chronic and communicable diseases; and (e) extend programs of health education at the Federal, State, and local levels in many areas: understanding needs of the elderly, health maintenance, safety, and accident prevention and need for and utilization of facilities.

### III. INCOME AND INCOME MAINTENANCE

#### SUMMARY—WHAT NEEDS TO BE DONE

##### I. Under existing authority:

A. With no additional funds the Department of Labor, Department of Agriculture, and the Social Security Administration, the Bureau of Family Services and the Office of Aging can: (a) encourage and extend continued study of income maintenance problems of older persons in rural areas and the collection of more complete data on this particular group in this study; (b) study the special problems of rural people displaced by technological change and the general movement of people away from farming; (c) utilize experienced farmers to serve as members of county and State advisory committees; (d) encourage the part-time employment of the elderly; (e) encourage the enactment of antidiscrimination programs because of age; (f) develop information about the type of training needed for part-time employment for retired farm women and displaced elderly persons; (g) help relocate older persons without relatives in homes of younger farm families; (h) publish documents valuable to older persons such as protecting their investments, etc.; (i) analyze spending patterns and living patterns of older rural persons; (j) encourage development of income-stretching measures such as reduced transportation costs, reduced theater tickets, etc.

B. With additional funds the program of Department of Labor, Housing and Home Finance Agency, the Department of Agriculture, and Department of Health, Education, and Welfare could: (a) increase the distribution and utilization of surplus foods; (b) increase the availability and utilization of public health clinics by rural older persons; (c) increase the retraining of older displaced rural persons and widows; (d) increase the home care programs; (e) increase employment services in rural areas; (f) increase financial counseling and preretirement programs in rural areas; (g) increase consumer protection programs and protective services; (h) develop mobile counseling clinics; (i) publish and distribute literature on income-saving techniques (j) develop more realistic budget allowances to reflect increases in cost of living.

II. Legislation proposed: Legislation has been introduced by, or with the support of, the administration to provide:

(a) Hospital insurance for older citizens through a system of benefits under social security. Protection would be provided against the cost of hospital, nursing home, and home health services for people aged 65 or over who are entitled to monthly benefits under the old-age and survivors insurance program or the railroad retirement system.

(b) Improvements in old-age assistance through reduction of residence requirements, Federal participation in protective payments made to a third party in behalf of needy aged individuals (comparable to provisions adopted in 1962 for dependent children), and establishment of State rental-housing standards of health and safety for housing rented to recipients of old-age assistance.

(c) Social security benefits for uninsured people, aged 72 and over, through amendments to the Social Security Act to extend benefits on new minimum work requirements, as little as three quarters of work. Also amendments to extend coverage, permitting all States to cover policemen and firemen under retirement systems, and self-employed physicians.

(d) Senior citizens legislation designed to help States strengthen services for older people in their home community, strengthen their State units on aging—to provide grants for nationally important demonstration of new techniques and services, for research seeking new knowledge, for training of personnel to work in the field of aging, for construction of multipurpose activity centers, and for provision of local employment opportunities for older people.

III. For further consideration: There should be continuing study of the income maintenance status of older people, with proposals for revisions in present programs or the establishment of new devices, to reduce or eliminate poverty among older people.

#### IV. FAMILY LIFE AND SOCIAL SERVICES

##### SUMMARY—WHAT NEEDS TO BE DONE

###### I. Under existing authority:

A. With no additional funds. 1. Develop community awareness of needs of persons 65 years and older living in rural areas through a continuing assessment and study of the family life and social services needed by the elderly and the publication of documents about social services for the elderly in rural areas.

Deepen community knowledge of existing family and social resources immediately available from public and voluntary agencies through the publication of documents giving specific information about finance resources such as Federal and State grants-in-aid, private funds, charges for services, etc., and requesting county commissions to appoint councils on aging to explore the possibilities of establishing homemaker, meals on wheels, and foster care services. Increase understanding of elderly persons' need for leisure time activities, homemaker services, meals on wheels, foster family care, and protective services, and where possible make such existing services available to them within available budgets.

2. Undertake a current assessment of social and health resources available to meet the needs of older persons in rural settings, by encouraging county commissioners to establish a county information and referral center.

3. Encourage States which have not already done so to take advantage of the opportunities to secure 75-percent Federal matching funds under the 1962 Public Welfare Amendments in the administration of providing prescribed services to older clients, current and potential, in order to increase opportunities for training their staff to work with older clients and to provide specialists in aging in State and local welfare departments.

B. With additional funds. 1. Secure additional staff to do the public information and interpretation function involved in 1-A above; such as homemaker services, meals on wheels, foster family care, protective services, friendly visiting services, informational and referral centers, and telephone calling services to help develop interest in starting such programs locally.

2. Encourage additional demonstrations of services and methods of providing services to older persons in rural areas with a view to their incorporation, if of proven value, into on-going service programs. Examples—include programs to (a) increase social services now available to migratory workers; (b) increase the home-aid programs now in existence to enable more people to remain



in their homes instead of moving to nursing homes; (c) develop and extend a reduced-price service at theaters, for transportation, eye examinations, etc.; (d) work with local libraries, TV stations, and vocational rehabilitation to promote the development of mobile libraries and occupational therapy programs for shut-ins; (e) extend social services into rural nursing homes; (f) increase dietary and consumer protection programs in rural areas; (g) encourage county commissions on aging to inventory skills of qualified older persons who would work under professional supervision and guidance in various social service programs locally.

3. Support mobile service units providing consultation and other social service to older persons in counties. An adaptation of the principle of the library book-mobile service might be indicated to develop a mobile social service clinic to assist in the development of surveys, budgets, inventory skills of local people, and development of the awareness and need for social services locally, as well as providing these services.

4. Create a network of interrelated mutually supporting social service resources, both public and private, available to older persons in rural areas. Where modifications of existing State laws and county or city ordinance or policy of private agencies is indicated to accomplish this objective it should be done. This regional or multicounty program can include information and referral services of a mobile type, and others.

5. Undertake a study of family strength and ability to support (financially or otherwise) their older members living in isolated circumstances in rural areas.

II. With legislation needed and proposed: (a) the enactment of senior citizens legislation will enable the Department of Health, Education, and Welfare to extend research, training, and demonstration projects in the social service field.

III. For further consideration. There should be continuing study of the needs of older persons for social services. There should be a continuing assessment of the implementation by States of the 1962 Public Welfare Amendments with respect to the provision of social services to current, former, and potential recipients.

#### V. ADULT EDUCATION

##### SUMMARY—WHAT NEEDS TO BE DONE

###### I. Under existing authority:

A. With no additional funds the Office of Education can (a) extend communication with chief State school officers and educational leadership groups about innovative practices in the States and localities that meet the educational and library service needs of the elderly; (b) continue work with universities, colleges, and State departments of education to mount additional research and demonstrations in the field of library services and education for the aging; (c) intensify work with national educational organizations to enlarge the effectiveness of national, State, and local educational and library service; (d) encourage the development of new programs in the field of adult education by voluntary organizations, universities, junior colleges, and secondary educational institutions; (e) encourage development of programs of libraries, library associations, including further development of the mobile library; (f) encourage annual conferences or institutes on aging in each State and territory; (g) encourage improvement and expansion of home study programs; (h) implement educational measures through farm cooperatives and other farm organizations; (i) develop counseling programs for adults; (j) strengthen cooperative extension programs for older persons; (k) encourage States and local communities to change the stereotype image of aged persons through courses in secondary and higher education and through the media of mass communications; (l) extend training programs for older persons under the Manpower Training and Development Act, including practical nurses, hospital attendants, homemakers, etc.; (m) extend programs in adult basic education to combat undereducation among the older persons.

B. With additional funds (perhaps a pool of agency funds) the Office could (a) assist in extending the range of knowledge about the basic needs of the rural elderly through a substantial research study in selected rural areas, and (b) assist in a cooperative demonstration of local community action directed at improving life for the rural elderly through locally initiated and locally directed programs felt to be needed by those directly concerned such as:

(1) Training programs for volunteers in community service projects through home care programs, health institutions, school systems, welfare and social service agencies, housing and employment agencies, and leadership courses in programs for the elderly.

(2) Preparation for retirement (preretirement education) through formal or informal adult education classes, counseling services, and group discussions.

(3) Library services through mobile units, special collections of literature of interest to the aging, or provision of transportation of the elderly to library sites.

(4) Cultural, civic, and educational services through a lecture series, adult education classes, forums, creative and decorative arts, displays, book reviews, or instructional activities in the performing arts, etc.

(5) Programs to provide volunteer services in school systems utilizing older persons who are qualified to serve as teacher aids or to assist specialists in guidance and job placement, remedial reading, school health services, child care and home economics, business administration, parent education, etc.

(6) Regional radio and TV programs (including educational TV) with special reference to aging.

(7) Promotion and development of community schools (with senior activity and cultural centers).

(8) Publication and/or distribution of literature and materials of special interest to the aging individual and his family.

(9) Preparation of community directories indicating services, organizations, and educational and recreational facilities for the elderly.

II. With legislation needed and proposed: The Office of Education can strengthen adult education leadership in the States, and through the strengthened leadership at the State level, communities, and school districts can be encouraged to mobilize leadership and resources to: (a) identify and utilize the talents and skills of the elderly in education and community services; (b) improve library and educational services for the rural elderly; (c) improve the understanding and knowledge of rural adults and youth about the real problems and potentials in the elderly population; (d) strengthen adult education leadership at the State and local level through grants; (e) encourage local community and school district experimentation and demonstration in education for aging through grants; (f) encourage, through grants to States and local communities, creative work and contributions to our culture in arts, music, literature, and drama on the part of retired and older persons; (g) strengthen programs in the States and local communities through grants for training professional leadership and volunteers in at least one university in each of the nine Office of Education regions.

Additional legislative action is needed to: (a) make available to the U.S. Office of Education funds sufficient to provide national leadership for adult education in the central office and through the nine regional Office of Education centers.

III. With needed legislation that should be considered: The Office of Education, in cooperation with the appropriate Federal agencies, could work in a more concerted way with the Federal agencies serving the elderly to assist educational leadership groups in the States and territories to make education effective in heightening awareness of the problems and potentials of the elderly. Specifically, Federal funds are needed in each State to (a) establish a leadership center where elderly persons are convened to plan ways in which the communities and local school districts can become increasingly effective in meeting the interests and needs of the elderly; (b) encourage colleges and universities to establish institutes of social gerontology for research, training, and field services through grants; (c) encourage, through grants to States and local communities, preretirement planning and counseling programs; (d) develop through grants the construction of community schools whereby facilities of the school including classrooms, libraries, lunch rooms, and auditoriums are used more extensively by older people under professional leadership and senior activity and cultural centers are added; (e) provide funds for transportation and hot meals to enable older adults to participate in educational programs and volunteer services at community schools; (f) provide senior citizen scholarship and fellowship programs covering costs of formal courses in adult education and other program areas including social gerontology.

VI. LEISURE AND RECREATION  
SUMMARY—WHAT NEEDS TO BE DONE

I. Under existing authority:

A. With no additional funds the Welfare Administration (Office of Aging and Bureau of Family Services), the Public Health Service (Bureau of State Services), Department of Health, Education, and Welfare, and the National Park Service, Department of Interior, can continue to encourage State and local authorities to improve and expand the basic health, welfare, and recreation programs for persons of low income. One way will be by increased dissemination of findings that show the deterring effects of poverty on the use of leisure and recreation among the elderly in rural and farm communities.

Another way will be through increased attention to the needs of the elderly by the public park services for relatively minor adjustments in facilities of outdoor recreation programs, and the development of incentives to promote use of facilities by the elderly in the middle of the week or at other slack periods.

B. Authority exists, but additional Federal, as well as additional State funds are needed for:

(a) Monthly assistance payments to old-age assistance which include items in the basic budget to make possible full participation in community leisure time, recreational, and religious pursuits and volunteer services by people aged 65 and over.

(b) Services provided by State and local departments of welfare, including volunteer programs, friendly visiting programs, development of multi-purpose senior centers, homemaker services, meals centers, home-delivered meals.

(c) Health services to correct or prevent visual and hearing impairments, inability to ambulate independently, and to supply needed aids (glasses, hearing aids, crutches, wheelchairs, etc.).

(d) Expanded library services.

(e) Expanded adult education programs.

(f) Expanded employment counseling services to explore possibilities of making and distributing home industry products.

(g) Expanded agricultural extension service programs.

(h) Special facilities in public parks and monuments, such as graduated trails, handrails, possibly escalators, enough benches and shaded resting places. Additional parks in towns or close to metropolitan areas, accessible by public transportation.

II. Legislation is needed and has been introduced and supported by the Administration for:

(a) Grants to States for community planning, services, and training for new and improved programs for the aging, as in the senior citizens legislation for community planning and services.

(b) Grants for construction of multipurpose activity senior centers.

(c) Grants for staffing and operation of multi-purpose-activity senior centers.

(d) Grants to State and localities to promote recreational services and facilities, particularly in small towns and counties, and for adults as well as children.

III. Legislation is needed, and should be considered to assure wide-range outdoor recreational opportunities for older people on privately owned and public lands, including the elimination or reduction of user fees charged persons 60 years of age and over.

VII. VOCATIONAL REHABILITATION  
SUMMARY—WHAT NEEDS TO BE DONE

I. Under existing authority:

A. With no additional funds the Vocational Rehabilitation Administration can:

(1) Encourage States to examine services currently available to older persons in order to determine any unmet needs, and develop projects to evaluate vocational rehabilitation services available for the older person:

(2) Conduct research and/or demonstration projects focused on problems of older persons similar to demonstration projects on employment located in Mankato, Minn., and St. Croix, V.I.

(3) Conduct short-term training courses on problems of the rural elderly;

(4) Encourage State agencies to work more closely with State commissions on aging on problems of the aging;

(5) Encourage discussion of problems of the aging at State meetings;

(6) Encourage greater use of established vocational rehabilitation facilities for older persons in need of rehabilitation through referral by county extension agents;

(7) Urge States and local communities:

(a) To stimulate training of personnel such as physicians, occupational therapists, physical therapists, rehabilitation counselors, speech and hearing therapists in modern methods of rehabilitation care and techniques; and

(b) To establish community services for postinstitutional care of the aged who are ill, services to sustain disabled individuals after restorative medical care, and prevent or reduce the need for institutionalizing persons who could be maintained in their homes.

B. With additional funds (increased Federal funds accompanied by an increase in matching State funds) the Vocational Rehabilitation Administration could:

(1) Expand vocational rehabilitation services and make them available to more older persons;

(2) Obtain additional knowledge about patterns of living, unmet needs, and so forth, of the aging through;

(a) Research and demonstration projects; and

(b) Extension and improvement projects.

(3) Increase the number of short-term training courses focused on the older handicapped person;

(4) Increase the number of traineeship grants for the training of persons in modern methods of rehabilitative care and techniques;

(5) Increase the number of vocational rehabilitation counselors and other staff members to serve older people;

(6) Increase the number of research and demonstration projects which contribute toward alleviation of, or solution of, various problems facing the older handicapped individuals. Projects designed to demonstrate the following would be helpful:

(a) The rehabilitation value of making available specialized public education for the aging focused to promote adult literacy and alleviate poverty;

(b) The feasibility of planning and coordinating at the State and local level community services to promote the well-being of older disabled persons, such services to include vocational rehabilitation, health, welfare, housing, employment, and so forth;

(c) The value and appropriateness of various types of recreational activities for older handicapped people;

(d) The value of establishing a local community communication service designed to provide information needed by older disabled people or an oral, written, or person-to-person basis;

(e) The feasibility of evaluating and training older disabled people for various types of appropriate volunteer services.

II. With legislation needed and proposed: Greatly increased appropriations would be needed to meet the cost of a maximum program of vocational rehabilitation services for older people to help carry out community action projects under the Economic Opportunity Act of 1964. Aged disabled people would benefit from community action on projects such as the following:

(1) homemaker services;

(2) meals on wheels;

(3) visiting nurse service;

(4) reduction of adult illiteracy;

(5) rehabilitation and retraining of physically or mentally handicapped persons;

(6) improving the living conditions of the elderly.

Provisions of the proposed senior citizens legislation would also benefit older handicapped people.

III. For further consideration: There should be further study regarding:

- (1) the needs of older disabled people;
- (2) an assessment of vocational rehabilitation services currently available through State agencies;
- (3) proposals to implement present programs; and
- (4) development of new procedures, in order to expand or increase services to the aged disabled.

#### VIII. EMPLOYMENT

##### SUMMARY—WHAT NEEDS TO BE DONE

If the problem of providing employment opportunities for the Nation's elderly rural workers is to be dealt with adequately, three things are necessary.

1. The unemployed and underemployed elderly rural worker must be identified, not as a statistic, but as an individual. The kind of work he desires, whether full-time or part-time, the type of work he is capable of performing, his physical and mental capacities and limitations, the extent of counseling necessary to properly assess his employment desires in relation to his capabilities and job opportunities, must be determined.

Funds for this purpose should be provided the U.S. Employment Service and its affiliated State employment services to permit extension of the services provided by the public employment services to all rural areas.

2. Work opportunities for the rural elderly should be enlarged. The economic welfare of rural workers depends to a great degree on the development of the resources in rural areas.

The Area Redevelopment Administration program for aiding depressed agricultural communities should be continued and enlarged.

The Senior Citizen Community Planning and Services Act (H.R. 5840) presently being considered by the Congress, should be enacted. The act is primarily designed for men and women 60 years of age and over. The bill provides up to \$10 million a year for 5 years to State and local governments and approved nonprofit institutions to encourage them to develop special employment projects for older persons in local community efforts. The proposal would undoubtedly result in the creation of jobs for rural 65 and over persons now unemployed or underemployed.

The Economic Opportunity Act of 1964 will provide employment opportunities for the elderly rural workers. Title II provides for community action programs, title III provides for special programs to combat poverty in rural areas, title IV is aimed at providing new employment opportunities for the long-term unemployed and aid and assistance to small businesses, and title V will expand the opportunities for work training and basic education for those who are unable to support or care for their families.

A modest annual appropriation should be authorized for use by the Bureau of Employment Services in assisting with the expenses of volunteer community efforts to find employment for older workers.

3. Progress toward the solution of the problems facing the rural elderly unemployed worker would be aided by increased information in a number of other areas. It is important to know what rural training programs have the greatest potential for utilizing the skills of the elderly rural worker. Studies are needed to identify and evaluate rural development potentials as they relate to providing job opportunities for the elderly rural worker. Rural communities are in need of advice as to the economic potential of their communities in providing employment opportunities.

The smaller communities program of the U.S. Employment Service should be expanded and enlarged to permit the conducting of such studies and for aiding and assisting rural communities in providing job opportunities for the elderly rural worker.

Further study of the need for (1) extension of a minimum wage and (2) extension of unemployment benefits as supplements to the Economic Opportunity Act of 1964 in the war on poverty in rural areas is indicated.

## IX. HOUSING

## SUMMARY—WHAT NEEDS TO BE DONE

Special programs of the Department of Agriculture providing for Federal assistance for the financing of housing specially designed for the elderly have been in existence for a relatively short period of time. Because of limited experience with these programs, it may be desirable that the programs continue in their current form, so that they may be better tested and digested than has been possible thus far.

*Legislation that should be considered*

There are a number of actions, however, which warrant serious consideration in the immediate future. It will be necessary to conduct considerable research and detailed analyses of the need, demand, and costs of the following proposals. Such studies should be undertaken by the Department of Agriculture and include:

1. The need for comprehensive surveys and the development of coordinated planning in rural areas to determine the need and market for housing specially designed for the elderly.

2. For nonprofit sponsors of rural housing for senior citizens, the development of a program of rent supplements for lower middle income elderly families and persons to help bring rents down to levels they can better afford. The rent supplements would be provided where necessary for those elderly whose incomes are too high for public housing but insufficient to meet rent levels of housing financed with direct loans. Capital grants and/or reduced interest rates on nonprofit housing financed with direct loans also may be considered as alternatives to achieving low rents for this moderate income group.

3. Stimulate and encourage the development of more local public housing authorities and the construction of more low-rent public housing in rural-nonfarm areas to meet the needs of the low-income elderly. In this connection, it will be necessary for the Public Housing Administration to obtain increased appropriations for the increased administrative expenses which would be involved.

4. Increase the maximum loan and/or grant from the present maximum of \$1,000 to \$2,500 for elderly owner-occupants of rural homes to permit improvements necessary to remove hazards to health and safety of the occupants and their communities.

5. Legislation to provide low-interest-rate direct loans to low- and moderate-income elderly families and persons in rural areas to permit rehabilitation of owner-occupied homes, and with deferment of principal payments on the mortgage if necessary.

6. Provide funds for research in housing for the elderly, training programs for administration of housing for the elderly and demonstration projects to test new ideas aimed at reducing costs of housing for the elderly and to obtain lower rents. To achieve maximum benefits and effect economies in housing research expenditures, such a program for the elderly should be coordinated with other programs of research in housing.

## X. COMMUNITY ORGANIZATION

## SUMMARY—WHAT NEEDS TO BE DONE

*Under existing authority*

## A. With no additional funds:

1. Community organizations that have concern for older people can develop community councils to (a) survey needs, (b) build public understanding of needs, and (c) coordinate and initiate services and facilities for elderly persons, such as: (1) better housing, (2) nursing homes, (3) adult education, (4) senior centers, (5) job opportunities, (6) health care, (7) preretirement counseling, (8) homemaking service, (9) hot meal service, (10) friendly visiting, (11) referral centers, (12) transportation, (13) bookmobiles for shut-ins, and (14) opportunities for volunteer service.

2. Information on community planning for the aged can be increased and disseminated through the efforts of all persons concerned with such planning by evaluating their results and sharing them with others engaged in similar work.

3. More of the research on the aged can be directed toward the rural aged as well as urban residents, who have, in the past, received the main attention.

B. With additional funds:

1. Research on the rural aged can be carried on by the various agencies in the Department of Health, Education, and Welfare and the Department of Agriculture. More information is needed on which to base programs for the rural aged.

2. Evaluation studies of community planning can be made in order to provide needed guidelines for planning and coordinating needed services and facilities for older people.

*With legislation needed and proposed*

Many of the services and facilities listed under A1(c), above can be implemented through community action programs to improve living conditions of the elderly with funds available under the Economic Opportunity Act of 1964, and senior citizens' legislation (for community planning, research, training, employment and construction of senior centers) which has been introduced.

DECEMBER 7, 1964.

RURAL DEVELOPMENT COMMITTEE IMPLEMENTATION OF PROPOSALS ON "PROBLEMS OF THE RURAL ELDERLY"

The Rural Development Committee, under the provisions of Executive Order No. 11122, calls attention to the proposals and recommendations contained in the staff paper "Problems of the Rural Elderly."

In order to make the fullest possible contribution to the objectives of rural development, the Committee urges the several Federal departments and agencies responsible for the rural development programs and related activities—

- (1) To evaluate the suggestions contained in the staff paper;
- (2) To implement those which they find appropriate and feasible; and
- (3) To submit reports to the Committee from time to time of action taken.

DOUGLAS DILLON,  
*Secretary of the Treasury.*

STEWART L. UDALL,  
*Secretary of the Interior.*

ORVILLE L. FREEMAN,  
*Secretary of Agriculture, Chairman.*

LUTHER H. HODGES,  
*Secretary of Commerce.*

W. WILLARD WIRTZ,  
*Secretary of Labor.*

ANTHONY J. CELEBREZZE,  
*Secretary of Health, Education, and Welfare.*

ROBERT C. WEAVER,  
*Administrator, Housing and Home Finance Agency.*

EUGENE P. FOLEY,  
*Administrator, Small Business Administration.*

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