

# SOURCES OF COMMUNITY SUPPORT FOR FEDERAL PROGRAMS SERVING OLDER AMERICANS

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## HEARINGS BEFORE THE SPECIAL COMMITTEE ON AGING UNITED STATES SENATE NINETY-FIRST CONGRESS SECOND SESSION

PART 1—OCEAN GROVE, N.J.

APRIL 18, 1970



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**Part 1. Ocean Grove, N.J., April 18, 1970.**  
**Part 2. Washington, D.C., June 8-9, 1970.**

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# SOURCES OF COMMUNITY SUPPORT FOR FEDERAL PROGRAMS SERVING OLDER AMERICANS

SATURDAY, APRIL 18, 1970

U.S. SENATE,  
SPECIAL COMMITTEE ON AGING,  
*Ocean Grove, N.J.*

Senator WILLIAMS. We are the Senate Special Committee on Aging, and we certainly welcome everybody here this morning. It promises to be a warm and friendly and productive morning or day for all of us. We here today have one purpose in mind, to insure that the later years of citizens of our State be truly rich and dignified.

## OPENING STATEMENT BY SENATOR HARRISON A. WILLIAMS, JR., CHAIRMAN

Senator WILLIAMS. The past decade has witnessed memorable legislation, and many accomplishments on behalf of older Americans, but it is not enough to enact legislation.

We should look around to the grassroots level and get the picture, the true picture.

The Senate Committee on Aging instituted a rather far-reaching study last December. It is that study which brings us here today. I wrote 2 months ago to appropriate Federal agencies, asking them to submit descriptions in layman's language, of all the programs they have here and now, in 1970, to help nonprofit sponsors help the elderly. We should have those reports shortly.

In my letter to the Federal agencies I listed three objectives which have direct bearing on our meeting here today.

First, to explore ways in which church and other nonprofit organizations can help provide more facilities and services than are now available for the elderly.

Second, to determine whether Federal policies or legislation may be discouraging such organizations from fulfilling responsibilities they would like to assume on behalf of the elderly, and to consider possible legislative remedies.

And, third, to receive suggestions for development of community support for programs or projects which serve the elderly, and the appropriate role for Federal agencies in such efforts.

Much more could be said about problems, but I do not want to paint a picture darker than the facts warrant. There are success stories. New Jersey has a fine State division on aging. It has several excellent municipal and county offices on aging.

One such agency, in Paterson, started out with funds under the Older American Act. Just a few weeks ago, it became a municipally supported unit. It still can put Older American Act funds to good use, but now it is operating from a broader base of support.

And that is the kind of success story I like to hear about. Federal programs can either get in the way, or they can provide the much-needed technical help and seed funding which helps people within a community transform their own ideas into their own actions.

One final word. Just about 18 months from now, the Nation will have its second White House Conference on Aging. As the sponsor of the legislation which called for that Conference, I am deeply determined that it will be as challenging and as productive as the Congress meant it to be.

You can be sure that what is said here today will be heard in planning for the Conference. And you can be sure that your questions will help to improve the programs and policies which will come under discussion today.

We will hear later from Reverend Washburn, but I will take this opportunity to thank him for the great help he gave in preparation for this hearing, and also for his hospitality in providing this fine site.

The prepared statement of Senator Harrison A. Williams follows:)

PREPARED STATEMENT OF SENATOR HARRISON A. WILLIAMS, JR.

We are here today to explore *Sources of Community Support for Federal Programs Which Serve Older Americans*.

Present with us in this beautiful setting are representatives of religious and civic organizations, county and municipal agencies, and labor unions—all with one purpose in mind: to ensure that the later years of the citizens of our state be truly rich and dignified.

They come with a common question: how can we best help our neighbors and our fellow workers who are over 65?

The past decade has witnessed memorable legislative accomplishments in behalf of older Americans. The end product of this legislation has taken many forms, from housing for the elderly to such programs as meals-on-wheels. But is it enough to enact legislation? Can we be sure that a program, once enacted by Congress, will continue to do the job it was originally intended to do?

Too often we say, "Well, Congress has passed a bill. The President has signed it into law. This Federal agency or that has issued a list of guidelines. The program has received a great amount of publicity. So *that solves that*. Now on to other problems."

We should look around, at the grassroots level, and get the true picture. What *really* has been the effectiveness of a given program? How has the program been of benefit, not only to the individual at whose well-being it was aimed, but to the entire community?

These were the questions which prompted the Senate Committee on Aging to institute a rather far-reaching study last December. It is that study which brings us here today, and it was for that study that I wrote 2 months ago to appropriate Federal agencies, asking them to submit descriptions in layman's language, of all the programs they have here and now, in 1970, to help nonprofit sponsors help the elderly. We should have those reports shortly.

The testimony we hear today should be very revealing. We will hear about failures as well as success. A group of people with the best of motives, for example, may decide to sponsor an apartment building for the elderly. After months, even years, of repeated attempts at communication, no word from Washington. A municipality may institute a program of services for its elderly, with Federal financial assistance, and everything goes smoothly for a time. Then, after several years, Federal funds are exhausted. And the project collapses. And what of the nursing home sponsor who finds himself seriously hampered by changes in the rules on depreciation allowance?

Two of our witnesses today will testify about meal delivery programs for shut-ins in Jersey City. There is no doubt about the worth of this program; it

has probably helped to keep dozens of older persons out of hospitals or nursing homes. It has contributed to their sense of security and well-being. And yet, that program is very much in jeopardy today.

Much more could be said about problems, but I do not want to paint a picture darker than the facts warrant. There *are* success stories. New Jersey has a fine State Division on Aging. It has several excellent municipal and county offices on aging. One such agency—in Paterson—started out with funds under the Older American Act. Just a few weeks ago, it became a municipally-supported unit. It still can put Older American Act funds to good use, but now it is operating from a broader base of support.

And that is the kind of success story I like to hear about. Federal programs can either get in the way, or they can provide the much needed technical help and seed funding which helps people within a community transform their own ideas into their own actions.

One final word. Just about 18 months from now, this nation will have its second White House Conference on Aging. As the sponsor of the legislation which called for that Conference, I am deeply determined that it will be as challenging and as productive as the Congress meant it to be.

You can be sure that what is said here today will be heard in planning for that Conference. And you can be sure that your questions will help to improve the programs and policies which will come under discussion today.

Senator WILLIAMS. The first panel we will hear from will deal with housing, and if the panelists would come to the table up here, we will be underway with Mr. George Downs, housing coordinator for the Diocese of Camden; the Rev. Virgil E. Mabry, president of the board of directors, Wesley Towers, Newark.

The Rev. Ace L. Tubbs, Ed. D., formerly assistant minister, Presbyterian Church, Westfield; Mr. Conrad J. Vuocolo, director of tenant relations, Housing Authority of Jersey City; Mr. Emile Gorham, chairman, task force on aging, Bergen County Council of Churches; Mr. Paul Giblin, general counsel for region No. 9, United Automobile Workers; and Mr. William Levine, managing director, Riese Corp., Paterson.

We would appreciate it if you gentlemen would identify yourselves for the reporter, and we will get underway.

Mr. GORHAM. My name is Emile Gorham, Bergen County Council of Churches.

Mr. DOWNS. George Downs, housing coordinator for the Diocese of Camden.

Reverend MABRY. Virgil E. Mabry, president of the board of directors, Wesley Towers, Newark, N.J.

Reverend CHRISTEN. I am Reverend Christen of Westfield.

Mr. GIBLIN. Paul Giblin, general counsel for region No. 9, United Automobile Workers.

Mr. LEVINE. William Levine, managing director, Riese Corp., Paterson.

Senator WILLIAMS. It has been suggested that each of you open with a statement, and then we will discuss from there.

#### STATEMENT OF EMILE GORHAM, BERGEN COUNTY COUNCIL OF CHURCHES

Mr. GORHAM. Am I first?

Senator WILLIAMS. You may go ahead.

Mr. GORHAM. I will not bother going through this whole statement, copies of which have been left for all those who are interested, because

my present concern in housing is not housing itself, but zoning, or the lack of zoning and the lack of cooperation from all zoning officials, particularly in my county—Bergen County. I believe that before any housing in our county can be effectively developed by nonprofit sponsors, we will have to get much more cooperation about zoning.

We have had potential projects sponsored by or attempted to be sponsored by the Bergen County Council of Churches and others in Bergen County, and we have gotten absolutely nowhere.

In fact, on one project, where we had a tentative approval from the FHA, where the site was excellent and the project program was fine, the municipality in which the project was located forthwith passed an ordinance forbidding the building of all apartment houses anywhere in the borough.

I suppose we could have taken this to the courts but we did not want to get involved in any long legal procedures, so the main thing that I would like to dwell on is zoning. I think that proper and permissive zoning for housing will never come from any initiative by the municipalities themselves.

In Bergen County there are 70 towns, each being an individual fiefdom in which home rule is paramount, and the devil take the hindmost, particularly insofar as zoning for housing is concerned. Whether it be housing for the elderly or for middle income or low income, it is always interpreted as being housing for the poor and the indigent, and as such, they are not wanted.

This discrimination has been very apparent in the several efforts that we have tried to mount in Bergen County.

In fact, just last night there was a report in our local press of a project which is in jeopardy now in a town in Bergen County, where due to a change in administration, the new town fathers take the attitude that they do not want to become the receptacle for indigent people of the county. So they are refusing to honor a turnkey housing contract signed by their predecessors.

This is all I have to say at this time, because I hope that more information can develop through questions later in the hearing.

Senator WILLIAMS. I do not want to interrupt with questions until everybody has spoken, but just one question at this point, if you do not mind, Mr. Gorham.

Who are the sponsors in the two towns that you mentioned, what organization wanted to sponsor housing for the elderly?

Mr. GORHAM. Well, the first one that I mentioned was an interfaith group known as the "Housing for Elderly in Bergen County," a nonprofit corporation, and the location was in Paramus. Willie Williams of the FHA had assured us that we would have 200 rent supplements assigned to us, this being a good part of the 810 projected apartment units which were planned.

The other one is in East Rutherford. They have been working through the county housing authority on a turnkey project. I don't know how many units are involved. I think it is something over 100 units. I believe that the county housing authority has gone so far as to try to procure bids from potential turnkey developers for this project.

Senator WILLIAMS. Who is the nonprofit sponsor in the last one you mentioned?



Mr. GORHAM. That is the Housing Authority of Bergen County. It is a turnkey project.

Senator WILLIAMS. All right.

(See appendix 1, p. 87, for additional information.)

**STATEMENT OF GEORGE DOWNS, HOUSING COORDINATOR FOR THE  
DIOCESE OF CAMDEN**

Mr. DOWNS. Senator Williams, I want to thank you for the invitation to testify at this hearing of your committee.

The diocese encompasses the six southern counties of New Jersey with a total population of well over 100,000 elderly persons 65 years and over.

There are 129 communities within the diocese with only 17 of them having housing authorities. There is one county housing authority.

Of the 129 communities only six could be considered approaching an urban situation. Each of these has a housing authority which leaves the remaining 11 housing authorities in the rural or suburban areas.

Yet these 17 housing authorities have, at present, 21 low-income projects with 1,319 units occupied and 723 proposed.

Under section 202, the direct loan program administered by the Community Facility Administration, there are four projects consisting of 630 units.

All are located in Atlantic City although applications were submitted from other areas, which applications were denied on the grounds of lack of market.

This program is no longer in existence.

Under section 231, the insured loan program for the elderly administered by the Federal Housing Administration, there is one project consisting of 369 units.

This project is located in Atlantic City. To date there has been no rural rental housing built in South Jersey under the Farmer's Home Administration.

Under the New Jersey Housing Finance Agency program there is proposed for Atlantic City the rehabilitation of the Madison Hotel to a congregate facility for the elderly consisting of 189 living units and 20 nursing units.

Total number of units occupied under all the above programs is 2,000. Total proposed is 1,230.

The elderly population as mentioned heretofore is over 100,000.

The role of the church and other nonprofit organizations is to sponsor housing and services for the elderly.

I feel quite strongly that the sponsor should not come from the local level but from a widely encompassing level, that is, the diocese or the synod rather than the local parish, or the State headquarters of fraternal orders rather than local chapters.

Usually the financial abilities of sponsors from a local level are not equal to the demands of the project.

While the programs under which the projects are built are 100 percent financed with no financial responsibility on the part of the sponsors, in reality a significant amount of money is needed to complete certain areas which do not come under the program, but without which the project could not be considered complete.

Instances of money required are for acquisition of land, for surveys, architectural fees, legal fees, part of which must be advanced prior to closing.

To sum up, the nonprofit sponsors must consist of those groups whose membership and means are adequate to assume the burden of bringing a project to completion.

In my experience with nonprofit sponsors of housing for the elderly I have found that the type of housing they are speaking about must be defined.

In the case of the State and Federal programs we are discussing housing for independent living (ambulatory).

However, most church groups when speaking of housing for the elderly, are speaking of the home for the aged or a congregate facility.

In the last 8 or 10 years, since we have been putting our emphasis on housing for the elderly, I have become quite concerned with what happens to an elderly person living in a housing project for the elderly when he no longer can fend for himself.

There are no programs which allow a nonprofit group to build a home for the aged.

In the diocese of Camden, at present, there are 10 homes for the aged licensed by the State of New Jersey with 372 total residents.

Each one of these homes has a waiting list.

#### RECOMMENDATIONS FOR LEGISLATION

I would include the following points in needed legislation:

1. Funding and more funding of all programs significant to meet the established needs of over 2 million housing units per year in the low-income groups.

We are faced with an appalling shortage of funds for every program. The 236 funds are exhausted for next year.

Rent supplements are inadequate. Some programs have not been funded at all.

Possibly with the emphasis that is being put on low-income multi-family housing, 10 percent of the 236 funds should be reserved for elderly housing only.

2. On rental housing the rental payment by tenants should be reduced from the present 25 percent to 20 percent which is the case in 235 individual home financing.

Twenty-five percent especially in this inflationary period is too high.

There should be grants to nonprofit housing projects to permit the installation of many auxiliary facilities without burdening the tenants with additional rent charges which in many cases would destroy the feasibility of the project.

Such facilities would include day-care centers, health centers, economic demonstration facilities, educational and community facilities available not only to the tenants in the particular building but to the entire neighborhood.

3. There should be considered what I call umbrella financing for a complex of facilities.

For example, housing for the elderly under a one-stop mortgage financing should include not only separate apartment living, but con-

gregate living, as well as limited facilities and in some cases the intermediate nursing and extended care facilities.

Convenient commercial facilities should also be covered under the same mortgage.

4. There should be an increase in the income limits. There are many people eligible for subsidy who at the same time do not have significant means to pay the going rental in a nonsubsidized building.

There should be some provisions for persons of somewhat higher income to obtain rent relief in new or existing buildings when the rental payments exceed 25 percent (20 percent) of their incomes.

5. The mortgage limits under the various programs should be realistically increased to meet the present construction costs.

A step toward this was made in a current legislation gearing the mortgage limitations to a realistic table of increases or decreases in construction costs, but was not adopted.

The present narrow limitation requires a constant cutting of needed facilities in order to stay "within the budget."

The result is that with the best of intentions, nonprofit sponsors are driven to sponsor housing which provides merely shelter and does not provide the environmental conditions which are repeatedly said to be essential to decent living.

I believe that section 202, the "Direct Loan Program for Financing Elderly Housing," should be reinstated to its fullest.

I know of no other program that has accomplished what the direct loan program has in producing housing for the elderly throughout the country.

Although I do not agree in total with the thinking of the individuals who have administered this program, by this I mean the size of a project, the location of a project, and the facilities included in a project, I do feel that a grave mistake was made when the elderly housing program was transferred from the Housing Assistance Administration to the Federal Housing Administration.

We all know of the indifferent record that the Federal Housing Administration has had under their elderly housing program section 231.

I believe that even if the direct loan program should not be reinstated, all elderly housing should be administered by the Housing Assistance Administration because of past experience and abilities.

#### NO FHA RENTAL HOUSING

To this date there has been no rental housing sponsored through the Farmer's Home Administration program in New Jersey.

In the report of the Presidential Task Force on Rural Development, March 1970, I quote:

We recommend that limitations within existing legislation and administrative regulations related to financing of rural housing be removed or modified so as to take into account the special problems of rural housing.

It is impossible to satisfy the whims of the county supervisor, county committeemen and State director who administer the farmer's home program.

Under the present setup it is economically unfeasible to build 10 or 20 units and expect sound management.

The present definition of a housing corporation states, and I quote from their manual :

An organization applying for a direct loan must have and maintain a broadly based local membership representing a variety of interests in the community and including leaders in the community. The members may be both individuals and organizations, but each member is limited to one vote.

The number of members required to meet the "broadly based membership" requirement will vary depending upon such facts as the applicant's experience and financial condition, the size of the housing project, the size of the community, and the ratio of loan to the appraised value of the security.

The board of directors, with the advice of the Farmers Home Administration, should decide the number of members needed to assure their organization of sufficient community support.

This broad membership as interpreted by the Farmer's Home Administration means from 25 to 50 persons as members of a nonprofit corporation.

It is my feeling that this is an outlandish requirement when Federal or State programs permit a nonprofit corporation to be made up of five to seven people with the privilege of extending membership to whatever number the nonprofit sponsor may deem necessary.

The only way that we will successfully implement the Farmers Home rental program is by removing the mortgage limitation of \$300,000 to whatever is needed so that a sponsor with the ability of the diocese could satellite housing throughout the rural areas.

As I have stated earlier, it is not feasible to build 10 or 20 rental units, however, I agree with the Farmers Home Administration that most communities in the rural areas might only need 10 or 20 units.

Should a nonprofit sponsor be able to satellite housing with 10 units in each of various communities it would realize a cheaper cost and a more feasible management program.

By this I mean that the nonprofit sponsor could set up a central management office rather than having to pay 6 percent of the rents collected to a realtor whose job would be just to collect rents and to make sure there are no problems in the project.

For 10 units it would be necessary to hire an individual to take over yard and building maintenance while if it were done by satelliting this man could serve 50 or 75 units and thus justify his salary.

I thank you very much, Mr. Chairman.

Senator WILLIAMS. I thank you for your very fine presentation.

(See appendix 1, p. 85, for additional information.)

Our next speaker will be the Reverend Virgil E. Mabry, president of the board of directors, Wesley Towers, Newark.

#### **STATEMENT OF REV. VIRGIL E. MABRY, PRESIDENT OF THE BOARD OF DIRECTORS, WESLEY TOWERS, NEWARK, N.J.**

Reverend MABRY. Thank you very much, Senator Williams, for inviting me to testify today concerning my experiences in the establishment of Wesley Towers and suggestions for improvement of the 202 direct loan nonprofit housing program through HUD.

An objective source of some of these experiences has been made possible by the owner and publisher of the Newark Evening News, who sent a staff writer to get the story which appeared in the color section of the Sunday supplement of the Newark News in October of 1967.

What happens to Newark's people retiring from the insurance companies, the banks, department stores, and other businesses?

Many of them we found could not get into public housing, and were and still are not able financially to live in the suburbs or in better housing in the city.

Do these companies offer information to retirees on pensions? Rights? Social Security? Tax? Health benefits? Or are they simply left for the most part on their own?

We as a church found that the cry of the elderly can hardly be noticed or heard over the voices and din of protests that assail the public ear from other age groups.

We had to do something about it, since very little at the time we initiated our program, was being done.

We have found that an apartment building is not a place with apartments for the storage of people which society has displaced simply because they are 62 years of age or older.

From the very beginning it was the aim of First United Methodist Church of Newark to serve the whole person and to treat them with respect and dignity.

At Wesley Towers we have accomplished just this. Since the church was not interested in going into the housing business as such, it did feel the need of making available to a very needy group of people what was not available on the open market, that is, safe, sanitary housing at prices they were able to afford.

We have not had to raise rents since our economic projections back in 1966, when everywhere else rents are going up even in public housing.

At best public housing for the elderly is placative and patronizingly inadequate and should be freed from political aspirations so that management could have a free hand in making a quality project.

Another of the aims of the church and now that of the board of directors of Wesley Towers is that of building a sense of community and concern on the part of the residents themselves, for each other, for various interests and issues of the community and its institutions, as well as take advantage of the opportunities offered by programs in the building.

The third aim of the sponsoring organization was to make available to any resident the kind of professional counseling on any subject or need expressed.

This, too, is one of the more interesting and active programs at the Towers.

The public senior center seems to lack motivation. The elderly need honest effort made for them in informal counseling, nutrition, programs, employment, and their own outreach to the community.

In fact, any well administered 202 housing project could and must become a multipurpose senior center filling a need in their lives just as a preschool program does for children.

Fragmented services are confusing and unsatisfactory even to the well elderly. We have found in experience the need of a facility to care for the ambulatory elderly who are mildly confused, which of course is another question.

Other experiences we have had in this effort are that in keeping people busy with most natural activities, that of working at part-time jobs to babysitting in the community, voting at elections, learning to sew, paint, sing, photography, or traveling with newly made friends, a happier person comes into being.

The most effective is that of part-time work at jobs in the city.

This gives them an independence, a feeling of being needed, and an activity and outlook on life that is up-to-date and challenging, to say nothing of the much needed additional income.

Being more alert and active they have better health and are much happier, are less irritable, and live longer.

Another accomplishment which is most appreciated by the Wesley Towers family is that of our security.

Doors are locked day and night. Identification for every tradesman, visitor, or deliveryman is necessary by the tenant, and such persons must be accompanied by the residents to and from the lobby front door; thus no strange person is ever at liberty to travel through the building.

Programs of alerting residents as to what to do in case of attack, pursesnatching, and so forth, are helpful.

#### USEFULNESS OF "202" DIRECT LOANS

As to Federal legislation and assistance of the private sponsor of nonprofit housing, about 50 percent of all the 202 direct loan projects are sponsored by churches.

One good way in which to secure more successful nonprofit housing for the aging is for the Appropriations Committee, the Bureau of the Budget, and the President to provide the \$170 million to the 202 program that Congress has provided for the year 1970; as well as funding for years 1971-72.

Another suggestion is that the New Jersey limited dividend law be examined as a possible deterrent to private nonprofit housing.

The States having no tax on projects for seniors seem to have the greatest number of such facilities; that is, California and Florida. Other States could be included.

New Jersey has insisted on from the very beginning, and Wesley Towers was the first or second project to be registered as a limited dividend corporation, 15 percent of gross after utilities, while public housing is allowed to subtract many other expenses before paying a percentage in lieu of taxes to the city.

As expected, the limited dividend law is now up to 20 percent, making it more difficult than ever for a sponsor interested in providing housing for the elderly to build and maintain a project in continued economical success with the ability to provide rents that senior citizens can pay.

The many, many housing projects in Newark—public—paid taxes last year of about \$500,000, while our single project alone under limited dividend law paid nearly \$50,000.

It would appear that the State of New Jersey does not seriously want further private, nonprofit housing for senior citizens, especially since increasing another 5 percent on such projects.

New Jersey has very few private 202 projects while other States have a very good number.

New Jersey ranks ninth in States having the greatest number of persons 65-plus. New York, California, Pennsylvania, Illinois, Ohio, Texas, Florida, Michigan, most of which have no tax on such private nonprofit housing as 202.

I am sure others will join our Senator Williams in this effort; he was presented with a citation by the National Council on National Organizations for his dynamic leadership in this field of legislation for senior citizens.

Another way to secure more private nonprofit housing for New Jersey's elderly is to fund the only workable program available, 202 program of which there has never been a failure anywhere in the Nation.

We at Wesley Towers Corp. can live with the 15 percent of gross for tax and the 3-percent interest rate; however, any more than these two amounts would make it almost impossible to provide rentals that the elderly could pay.

The new 236 program is aided by project subsidy by the Federal Government, but is liable for full tax rate by the State.

For example, on Wesley Towers the full tax would be \$218,000.

If we were a 236 project, instead of the 15 percent of gross in lieu of taxes of \$50,000, our tax would be \$218,000.

The 236 project is also obligated to find its own funds at full rate of interest which is also subsidized down to about 1 percent.

Add the cost of these two continuing subsidies and the cost to the Federal Government per project would far exceed the cost of direct loan program, the subsidy of which amounts to not nearly as much. Increase in 236 subsidy for a given project comes to exactly twice the whole cost of the entire project.

It has been demonstrated that housing for seniors under the new untried 236 program cannot produce a rental at prices low- and medium-income elderly can afford.

In Newark the Federal Government has had to repossess four high-rise buildings and is presently operating them and paying full tax.

Other buildings in the same class in Newark are paying significantly less tax.

Any 236 program will be faced with this same kind of tax discrimination.

Many sponsors are not going to spend the time and effort and continuing responsibility with projects that are tied to such a formula.

Everybody talks, talks, talks about wanting to help the elderly but too few are doing anything about it.

Senator Sparkman, other Congressmen, officials in charge of 202 and 236 housing programs and others met at the National Association of Nonprofit Retirement Housing meeting in Washington, D.C., just recently and witnessed to this group of over 100, 202 housing project representatives that the direct loan program was the way to get additional housing so badly needed by the elderly.

## ADDITIONAL RECOMMENDATIONS

If New Jersey wants more senior citizens housing, it should think long and hard about tax-free status for such projects.

Federal standardization of code for such housing is necessary.

Much thought should be given to the creation of a department of senior citizens housing within the Department of Housing and Urban Development.

Funds should be made available to every project now in existence—202—and housing planned for senior citizens in the future, assisting sponsors to provide extra areas within the project for a type of preventative health-care facility, a senior citizens service center, for example, Wesley Towers has 350 persons with only two very small lounges, no other public facilities except for a small library and a small all-purpose room.

Dining room and kitchen facilities for assisting older people with their nutritional efforts are needed.

Other legislation needed is to provide the aged with larger social security payments; at least \$100 per month.

A program in training the 65-plus person with another career, if not continuing with reduced effort in the same line of work, so that these people would not merely have something to do, but would still have the knowledge of their making a constructive contribution to society's needs as well as enjoy the much needed income.

Business and industry need the elderly to be retrained for new and needed jobs instead of being forced into retirement, especially so the way society is today.

There is no reason why with proper planning and administration such a project or home for the aged should not become a senior service center helping to meet the needs of noninstitutionalized older people not only in such housing projects but also throughout the community in which it is located.

Properly equipped, such a project could provide group meals for the residents, but also meals delivered to older people in the neighborhood who would need such service.

Also with the proper space available in such a project a day care center for older people could be set up for nonresident seniors.

General information and referral service could also be supplied those who need such for residents as well as for those living in the neighborhood.

Isolation of the elderly is not good for the senior citizen. At Wesley Towers we insist on regular family visitation.

Few active, alert, involved senior citizens, will ever need a nursing home.

In fact, we are told that 26 percent of elderly in mental institutions could be released if they had someplace to go.

There is a great need for long-range goals and means of reaching them so that the elderly of each generation will not need to suffer, nor be placed on the shelf.

Something should be done about the moral discrepancy of labor unions confining and restricting the elderly and all on fixed incomes, through their activity in job discrimination, through their policies of



retirement, through their organized efforts in getting pay raises for themselves, keeping the inflationary spiral going ever higher.

Life today treats the elderly mostly as objects of charity not as first-class citizens.

The White House Conference on Aging next year should certainly consider many ways of helping the elderly in the areas of income maintenance, transportation, education, housing, nutrition, health, employment, and after gaining such explicit knowledge should devise means of implementing it into effective programs.

A fashionable suburban department store discharged one of our Wesley Towers residents recently.

This lady was still active, alert, still capable of serving as an elderly saleslady, but was replaced by an ambitious younger person.

With her income seriously curtailed due to loss of this part-time job, she came to the office and was very much disturbed about not being able to meet her expenses.

Fortunately, we were able to assist her with rental subsidy which has restored her to health, and a positive attitude toward life and others.

Thank God for a nation that is trying in every way to give assistance to its elderly.

Senator WILLIAMS. Thank you very much, Reverend Mabry.

(See appendix 1, pp. 92 and 99 for additional information.)

Senator WILLIAMS. We will now hear from Reverend Christen. I think we will want to come back to discussion with all of you gentlemen, but first the presentation from the good Reverend.

#### **STATEMENT OF REVEREND CHRISTEN, WESTFIELD, N.J.**

Reverend CHRISTEN. Thank you, Senator Williams, for giving me an opportunity to substitute in a sense for my assistant who has been much closer to the area concerned than I have over several years.

He had another engagement, and I am here in his stead.

In the late 1950's, Dr. Elbert L. Gates, then pastor of the First Baptist Church, the Reverend Richard L. Hardman, rector of St. Paul's Episcopal Church, and I began exploring the possibilities of developing facilities both for nursing care and housing for the aging in Westfield.

The First Baptist Church assumed the major role and when the Reverend William Cober became pastor of that church the effort was intensified.

When the Reverend Dr. Ace L. Tubbs joined the staff at the Presbyterian Church in Westfield he evidenced an interest in the same area in a staff meeting and I referred him to the Reverend Mr. Cober.

Mr. Cober reports that at the peak of his congregation's interest seed money was voted by the congregation to advance the cause, but that no assistance was forthcoming from governmental sources unless the auxiliary units of the project such as a communal dining hall and a medical facility were eliminated. The project seemed to lack what was much needed with only the promise of living units. This was in the period of 1965 and 1966?

It had been established through various media that some 200 living units were needed but that the service facilities should be included.

Dr. Tubbs recorded his interest with our board of deacons of the Presbyterian Church in Westfield on October 23, 1962, and the then president of the board, Mr. Louis B. Quad, replied that the board agreed indicating "that such a venture is indeed practical, and would serve a genuine need."

A committee of the board of deacons was established to assist wherever possible in the effort.

In 1967, the First Methodist Church of Westfield reactivated the interest and Mr. Lewis B. Everett headed the effort.

On September 20, 1968, the Methodists presented their proposals at a communitywide meeting and called for a Westfield Senior Citizen's Housing Committee with representatives from all the churches.

A statistical survey was planned to document the need with facts.

#### SURVEY FINDINGS: 140 READY TO MOVE

The result of the survey appeared in the Westfield Leader September 26, 1968, and on October 10, 1968, the Westfield Leader announced that 140 persons were ready to move in when the facilities were constructed.

An additional 84 people from nearby areas had also evidenced an interest for a total of 224 in the entire area.

In October 1968, Messrs. Harold Rosenfeld and William Ainsworth visited Mr. Everett with Dr. Ace Tubbs present to look at a proposed site and to discuss implementation of the 202 housing program of the Federal Government. There was encouragement and able assistance from governmental as well as local agencies. These two gentlemen from the Government plus Mr. Vincent Marino, Assistant Administrator for Housing, who appeared on the scene later were furnished with information and detail as requested.

In 1969, the following events transpired:

January 27, Richard Krakow, Chief of the Elderly Housing Loans Branch wrote that the Government was anxious to build at least 150 units on the property surveyed. Later he revised the estimate to 175 marketable units.

February 1, 1969, an effort began to secure the cooperation of the town council.

February 14, 1969, the mayor of Westfield indicated that the subject was referred to the planning board.

March 21, 1969, Mr. Everett outlined the material for the mayor as presented to the planning board and the board referred it back to the town council. Mr. Everett requested a special meeting with the council to present plans and gain approval of a self-liquidating \$3 million loan from the Government.

The mayor did not respond to this request.

April 1, 1969, Mr. Warren P. Phelan, Regional Administrator of the Department of Housing and Urban Development, wrote to say that the 202 program was replaced by a better program, 236 FHA, and that the Government was anxious to proceed.

June 18, 1969, the mayor replied that the council did not approve of the proposed site, and that the plans were not in accordance with the master plan of the town of Westfield.

August 11, 1969, Mr. Everett again requested a hearing, but when no response was forthcoming, a sharp editorial appeared in the Leader dated August 14, 1969, accusing the council of "utter lack of responsibility" and saying that it "has not seen fit to afford an opportunity to present a proposal for housing the elderly."

August 12, 1969, Mr. Everett and others appeared at the town council uninvited and protested "the brushoff" given them by the council.

On August 25, 1969, my assistant, Dr. Ace L. Tubbs, delivered a sermon urging his hearers to join in this effort and directing interested persons to talk with Mr. Everett after the service at which he was present.

September 3, 1969, Mr. Everett was invited by the town council to present the committee's plans and gave the latest revised figures based on interest for 234 possible housing units.

October 7, 1969, additional requests for information came from the mayor and council and were answered promptly.

December 1969, another study committee was appointed by the mayor and on December 4, 1969, an additional editorial appeared in the Leader calling for action, not just study.

December 31, 1969, the names of the advisory housing group committee appointed by the mayor appeared in the Leader.

January 9, 1970, the first meeting of the new committee was held with additional meetings on January 22, January 28, and February 12, 1970.

#### COVERING OLD GROUND

It appears that this advisory committee is going back over the ground already covered, meanwhile the need continues and mounts for the elderly who seek low-cost housing in order to live in Westfield.

I would like the record to please note that in this statement I am drawing directly from the records of events as they were presented to me by my assistant minister, Dr. Ace L. Tubbs.

I believe them to be a faithful report of this long struggle.

I thank you very much for giving me this opportunity to present my statement to you, Senator Williams.

Senator WILLIAMS. Thank you very much, Dr. Christen, for your fine presentation.

We seem to get the picture. We will come back to you later for questions.

We will now hear from Mr. Paul Giblin, general counsel for Region No. 9, United Automobile Workers.

#### STATEMENT OF PAUL GIBLIN, GENERAL COUNSEL FOR REGION NO. 9, UNITED AUTOMOBILE WORKERS

Mr. GIBLIN. I want to thank you, Senator Williams, on behalf of the United Automobile Workers, and I want to thank you for giving us an opportunity to speak here this morning.

In addition to representing the United Automobile Workers, I also am the attorney for the Bergen County Housing Authority and I am in a position to discuss with you and with other members here the problem that was alluded to earlier as to a turnkey project.

But our union, United Automobile Workers, has demonstrated many times over its deep concern for the elderly.

The union recognized the growing problem of providing adequate housing for the elderly several years ago, and in each region of the union across the country, nonprofit housing corporations were formed to help sponsor elderly housing units.

There is one nonprofit organization, organized under the laws of New Jersey, and operating here in New Jersey, out of the regional headquarters in Cranford and I would like to talk to you very briefly about some of the problems that we have experienced across the State of New Jersey in trying to sponsor housing projects for the elderly.

The first problem that we have run into was the resistance at the community level from the townspeople.

Usually we are approached by a group of elderly people who are interested in having a housing project built in their town for them, and most of them tell us that they are in a position now where they have got to decide whether they are going to stay in the town where they were born in, and raised their families in, and pay taxes, and worked, and so forth, or move out of town, because they cannot pay the taxes on their homes, and so forth, and they come to us with a very, very deep concern, and we respond by going to the town and meeting with the town's fathers, usually first we will meet with the mayor and the council, and we try to encourage them to provide these people with a committee, or an organizer from the town who would work with us in finding an adequate site for such a project, and to prepare the necessary paperwork that is required in a project like this for presentation to the Federal agencies for financing.

Well, as soon as word gets out that there is a move afoot to put up a so-called low-income, or elderly housing unit, where rent supplements will be required, and tax abatement needed, and so forth, there is a hue and a cry, and many times, it is kind of a silent thing, that the word is passed along through the town's people, and gets to the ear of the politicians, that the town's people are not going to stand for it.

Meanwhile, the elderly are left on their own. We join with them in most, every case that we have been involved in, and we go with them shoulder to shoulder, and we have made presentations before the public, at public meetings called by the town's fathers.

We have made presentations, designed to educate the town's people on just what we are talking about.

#### CAUSES OF LOCAL RESISTANCE

When we are talking about the tax consideration, we are saying that the people, the elderly people are not required the services that those others in town do, and we talk about the contributions these elderly people have made to the town, and we talk about the need for housing for them, and we usually are able to convince those in attendance that they ought to themselves encourage and support such a program; however, we have met, and I think it is fair to say, in every instance, we have met quite a bit of resistance from local groups, when we talk about this whole question of tax considerations, with taxes rising in every other sector, people do not like to agree to have tax considerations given in this particular area.

Also, they wonder about, is it only going to be for local residents, and they say local elderly need only apply, and they want guarantees that only people in that particular town will have an opportunity to live there.

We, of course, cannot give that guarantee, because the law precludes it.

However, there has to be in my judgment, and the judgment of the union an educational program conducted, and the Senate and the Congress, and the State legislature is a good place to start, where the public will be educated of the problem that is present, and of the need to solve it, and of the question of tax consideration can be solved by the Government.

There is a bill pending now in the State legislature, where the bill provides that the State of New Jersey would make up the difference, you see, to the town, if they gave a favorable tax consideration to a nonprofit sponsor for reduction in the taxes.

Of course, all of this reduction in taxes is reflected in a lower rent to the tenant, so that we would hope that you and others like you would join with us in calling for the enactment of a bill such as this in either the State or Federal level.

Also, the question of zoning laws, as I have heard before.

We have run into this problem wherever we go. They want in most towns, when we get past the first buffer, we hit the next one, which is zoning.

How many parking spaces are you going to provide?

The zoning law calls for one and a half per family. I do not know any elderly family that has two cars. I do not know that they have to take two parking spaces, but if you multiply them up over a hundred units, usually it comes to the point there is not enough land available for the parking, never mind the house, so talk about the setbacks, and they want 35 feet from the street, and the whole purpose is the zoning laws are designed in all of these places, and they are antiquated zoning laws, but the ultimate result is if you put it all down on paper, Senator, you come up with the fact that there is no damn room left to put anything up, so we have got to have relief in this area.

There have to be variances.

Now, New York has a law which you are very familiar with, SUGGS. This department has the right to go in under eminent domain, and condemn land, and say you have got to grant a variance to put up this kind of project.

Now, some laws have got to be passed to give a right to a Federal or State agency, where there is a need, and where the need is proven, and where there is an adequate presentation, and the people, and the sponsor can demonstrate that the variance is required here, and there will be no adversity that will affect the homeowners, and surrounding neighborhood, or the esthetics of the community itself, then somebody has got to come in and say all right, you have got to grant a variance here. You have got to give these people the right to build this house or this apartment, and in New York it has been quite successful.

We have had experiences in Spring Valley and other places, where we have been given great cooperation by the New York people, and

they have done what I am asking you and the State of New Jersey people to do, and the question of available land is the next thing.

Our regional office, as you know, is in Cranford. We have been for 2 years trying to persuade the town fathers of Cranford to provide us a site upon which we would erect a senior citizens' building, an elderly unit.

#### ZONING RESTRICTIONS

Well, there is an awful lot of land available, but it is all zoned R-1 or commercial, and we have not been able so far, at least, to find, at least the town fathers have not been able to find a suitable site as yet, so that the question of available land is certainly a problem, but there is land available, and, again, if the zoning laws, or the planning board were so persuaded, they could make the land available, just simply by changing the zoning. The other thing, the other problems that I wanted to just briefly touch on was this whole question of financing.

George Downs covered it very adequately, and the fact that 236 funds were exhausted, and other funds have been exhausted, we are on a priority list for the next fiscal year, and even at that there is not enough money available, and I think the Nixon administration has to show more concern for the needs of the elderly.

They have to show more concern of this whole question of inadequate housing, not only for the elderly, but for workers, and for family units too, and never mind cutting off the funds, but put more money into it.

This is a place where money can be well spent, and it is needed, and I think that the general public has got to get up on its hind legs and start screaming to the legislators, and to the Congressmen, that there has got to be a top priority for 1970, if we are to do anything.

If we wait much longer, as acute as the problem is now, it will be absolutely catastrophic, I suspect, before the end of 1970, and, in conclusion, talking about the direct loan program, I suppose everyone here would ask for additional funding there, and further implementation of the program, but I call upon yourself and others here at the table to encourage local groups of elderly people to organize themselves and to seek out those in the community who would be able to help them and to lead them. This is what they need. They need leadership, and people who will lend a hand and help them organize and find people, like a church group, or others to help them sponsor a local elderly unit.

In conclusion, on the point about the unions, involvement of the unions, and what the unions have been doing in this area, the question of the unions causing a spiral in the economy, I do not want to argue that point here now.

I think that arguing especially as the automobile workers have demonstrated, with pensions, and our Department on Aging, and our involvement in all of these programs over the years, we do not have to explain away our position here today, but the question about the Bergen County project in Rutherford is a glaring example of what happens when you have a political involvement in a project for the elderly.

There is a changing administration, and there is a serious threat now to the project there.

## HIGH HOPES DASHED

We had a group of Rutherford people, elderly people in the office the other day from Bergen County Housing Authority, and I tell you, Senator, it would bring tears to any man's eyes, as hard as he might be, and as cold as his blood may run, to see the faces and expressions of these people, after being told, and promised for over a year that this project was going to go up, after making all kinds of arrangements, and just the total plan was involved there, and where the builder now is ready to build it. He has the financing. He has everything that he needs. All that is required is for the Bureau to put their names on a slip of paper saying that they will agree to cooperate with the Bergen County Housing Authority, which they have already done on one occasion.

HUD just requires this as a formality, by the mere fact that the ministerial act is not carried out by the mayor, this project is in jeopardy of losing almost \$3 million in funds which has been set aside for it.

The reservation of the funds has already been concluded, and unless we are able to convince the mayor of that town to sign his name, that we have been told that the project, the money would be sent other places, and will not be held to this project, so I think that, I don't know what you can do about it.

I suppose you personally cannot do anything about it, but I do think the citizens of Bergen County ought to do a heck of a lot about it, and I hope they do.

Senator WILLIAMS. Thank you, Mr. Giblin.

(See appendix 1, p. 85, for additional information.)

We will now move to Mr. William Levine, managing director, Riese Corp., Paterson.

**STATEMENT OF WILLIAM LEVINE, MANAGING DIRECTOR, RIESE CORP., PATERSON, N.J.**

Mr. LEVINE. Senator Williams, members of the panel, members of the press, ladies and gentlemen.

The invitation to attend this hearing was mailed to the president of the Riese Corp., but the letter had not yet arrived before Mr. McPadden phoned the Monsignor to ask him to confirm his presence. Since his schedule for this day had already been fully occupied, he suggested that I substitute for him.

When Mr. McPadden called me, I agreed to come here, but told him that I would not have sufficient time to prepare a written statement for this occasion.

I therefore feel very much like the rabbi who mounted his pulpit one Saturday morning, and addressed his congregation as follows:

My dear friends:

All of you fully well know that I have been very busy this week. In fact, this has been the busiest week of my career. With all of the weddings, funerals, and civic affairs I had to attend, there was not even a moment left for me in which to prepare my sermon for today. I shall, therefore, beg your indulgence, if you will permit me to just open my mouth, and ask the Lord, God Almighty himself to speak to you through my lips. Next week I expect to do much better.

Since for me there will be no next week, I shall take advantage of some good philosophical advice which I once learned from the great poet, Robert Burns. He said, "Oh wad some power the giftie gie us to see oursel's as others see us." I shall therefore with your permission read to you from a spread of the diocesan publication of Paterson by Maura Rossi. After a visit to the Governor Paterson's Towers by this reporter, she writes as follows:

### "LIFE IS FOR GROWING"

Life is for growing, not just for growing old. That is the theme of the tenants at the Governor Paterson Towers, the housing project for senior citizens built by the Riese Corp.

It is a theme that will soon be repeated, and with only minor variations in the second 158 units on the two acres of ground facing the present building.

The original building which will now be known as Governor Paterson Towers I, has become a storehouse for more than the memories of those who have chosen to live there.

The talents, skills, and energies of their working years are now being turned to the enrichment of their current lives.

"All I can say is that we have tried to make our people as happy as possible," said William Levine, the manager and director, and the man to whom much of the credit must go for making this so.

His progress along the gleaming quiet hallways was that of a man walking through his own neighborhood. Pass the time of day with this one, answer a question from another, stoop to fondle another's cat.

We have had a hundred percent occupancy here almost from the very beginning, but we have found that many people would prefer to have a one-bedroom (actually a three and a half room apartment) rather than the efficiency or studio type which is in the preponderance in this building.

So the new building, which on the outside will be a mirror twin of this will have 80 one-bedroom units compared with forty here, plus fifty-eight large efficiency units and twenty smaller ones.

Levine's continuing excitement on the job will be carried over to the new tower. One just knows he is already sure he is going to have new tenants, as versatile and lively as those who are now his friends.

One such is Harry L. Miller, the former insurance man who by hand and with incredible skill and precision, reproduces in miniature museum pieces of furniture. The son of a master cabinetmaker, Miller and his two brothers learned the craft from their father. All of the beautiful articles on display in the community room last week were made by him in the basement workshop.

Close to Miller's display is a burst of color lighting one wall. Row upon row of brilliant oils are the work of Albert Taylor, a gentleman, Taylor, is a former clown and pantomimist.

"I was 'Peachy,' the Clown," he said. "I traveled all over the country in show business. My wife was not in show business, but would you believe we have been married almost 55 years?"

Asked to pick out his favorite painting, Taylor closes his eyes, and stabs his finger into the air. At the other end of the sunny community room, the Riese Corporation "sewing girls" are making little cotton jumpers to be sent to the Catholic Community Center.



"These are for pre-school children," explains Mrs. Bess O'Neil, who has come in from a job at the Paterson General Hospital.

"We send the clothes for donation to welfare mothers so that they can send their children to day care centers and thus be able to work."

The batch they were working on rounded out to a hundred and thirty-two, the number of dresses sent so far this year. Last year 144 items were sent.

The landscaped area in front of the building, used now as a park by the tenants to play shuffle board, or just sit and chat, will be duplicated when the new building goes up.

The grounds have provided an outlet for still other talents of the Towers' tenants.

As one enters, beautiful flowers are to be seen in clusters of colors along the green lawn.

"Some of our people have green thumbs," said Levine, "and they have done wonders to help beautify where they live."

It was the superintendent of the building, Harry Roberts, himself in the seventies, who talked about a "tenant's association" and the good times it has provided.

"For instance, every month there is a birthday party for everyone born in the month," he said, "and there are theater parties, outings, and picnics. Our people really amuse themselves."

With almost no reservation, the tenants interviewed spoke in favor of housing built and operated especially for the elderly. While the weekends are happy times, and the sound of visiting grandchildren echoes throughout the halls, everyone agreed that it was nice to have a quiet place of one's own among friends, who are congenial.

"I tell you," said one, passing briefly at a shuffleboard deck, "here we are like brothers and sisters."

I might conclude by telling you that at the present time we have on file more than 200 applications for immediate occupancy in the present Governor Paterson Towers.

In addition, we have many more such applications for the new building which will be ready within no less than a year's time.

When interviewing these applicants, one becomes ever so conscious of the acute need to house these people.

There desperate, and sometimes tragic situations demand more housing now.

Thank you very much.

Senator WILLIAMS. Thank you very much.

We will now hear from Mr. Conrad J. Vuocolo, Director of Tenant Relations, Housing Authority of Jersey City.

#### **STATEMENT OF CONRAD J. VUOCOLO, DIRECTOR OF TENANT RELATIONS, HOUSING AUTHORITY OF JERSEY CITY**

Mr. VUOCOLO. I am pleased to be invited by U.S. Senator Harrison A. Williams, Jr., to take part in this panel on the subject of "Sources of Community Support for Federal Programs Which Serve Older Americans."

I believe this subject to be most timely, and I commend this exploratory action by Senator Williams.

It is a pleasure to be on this panel with such an illustrious group, especially my old friend, George Downs, who is now coordinator for the Diocese in Camden.

The problem as I see it is a lack of direction, coordination, and evaluation.

The United States Senate has passed many notable bills that have affected the elderly in recent years.

The programs, relating to public housing, Medicare, food stamps, and so forth, are a few of the best known in my community.

The biggest problem, of course, is to bring the program from the Halls of Congress' direction into the run down flats in our areas such as existed in large urban communities, where the elderly person needs the provision that has to be intended and provided by Congressional enactment.

They are desolate and alone and in need because they do not know how or where to apply.

I think perhaps too much burden is placed on the Congress of the United States. I think a call for action should be on the State level.

If the State of New Jersey can have a program of State aid for children, especially in the field of education, I, therefore, recommend immediately a program of State aid for the elderly, not hand-outs.

I believe if a per-capita formula could be derived, allowing a community to receive 50 cents or a dollar per head, for every person, or over the social security age, communities such as ours, that have perhaps almost sixty-five or seventy thousand people in that category can receive the aid which will allow them to provide him with the funds which we cannot provide now.

For example, we have a National Food Stamp Act that has been enacted by the Congress, and yet there are thousands in our area who have not applied.

Why not?

Because there is no leg power, perhaps, to bring the people out, to have them apply for the stamps.

We also have need for additional programs, for which legislation is overdue.

For example, the U.S. Agricultural programs are ineffective in that they permit surplus commodity distribution to the schoolchild and even the unborn child, but there are no programs which permit USDA services of this type for the elderly, such as those represented here today, and all of us, Americans, who are indeed or have indeed served their country well, sending their children to war, paying taxes, and helping develop economic and cultural patterns of these United States.

This is where New Jersey might come in with a State program for the elderly. They spend more money in New Jersey on how to grow a better tomato, or how to kill Jersey mosquitoes, than direct money grants for how to take care of the elderly.

Something is wrong some place.

#### SHORTCOMINGS IN COMMODITIES PROGRAM

In Jersey City, for example, we have the Harborside Warehouse from which the commodities distribution are made of USDA food.

We have applied in our Housing Authority, and received food programs to feed the children.

We get many, many surplus commodities. We have the elderly who volunteered to make cakes and bake cookies, for which we serve the children after school, but the elderly can bake the commodities, serve the commodities, but they should not eat the commodities.

Now, to me, there is no more than bureaucratic hypocrisy.

Now, we had a meeting with our elderly, and we read the letter off to them, to the Department of Agriculture, and they told us, they do have commodities for the elderly, so we contacted the local people in Trenton. They said "Yes, you can get hominy grits, and you can get corn meal, and you can get flour," and so I reported this to our group, and I asked if they wanted to send a message back to the Secretary of Agriculture.

They said, "You tell them that USDA stands for You Shall Die Also", and this to me was cute to the point of showing their anger. Again, if I can relate a picture, perhaps maybe not as affluent as something we see in other areas, but we have people who are living on \$80 per month, so when you analyze, even in public housing, where the rents are \$35 or \$40, we have people living on 80¢ and 90¢ per day.

Politicians smoke more than that in cigars in the morning.

In our community, we have an excellent program on Meals on Wheels which we started several years ago.

Senator Williams is knowledgeable about it. He visited the Jersey City area. We served maybe 100,000 meals, through the leadership and guidance of Mrs. Mary Johnson, who is here and present, and you will hear from her later.

She prepares the meals, and she has been able to feed almost a hundred thousand confined elderly persons with a hot meal every day, with the average cost of 25 cents a meal.

It is strictly a donation program, and the meal donation averages between 25 and 30 cents. Recently we were notified that in Jersey City, due to a problem in the community, the OEO funding that Jersey City had was being phased out, and discussions with the OEO representative over in 120 Church Street, our regional office, indicated according to them that the Congress has made no specific commitments for programs regarding the elderly.

Now, I took time out and discussed this with them there, with Mr. Oriol, the Senator's Secretary, and because if this is so, then I am a very, very much disturbed person, and I am sure there are many others who might be disturbed.

If there are commitments intended by the Congress and the Senators, then I believe people out in the field who are obligated to operate the OEO programs certainly should be told about them.

This is very shocking, because in the voluminous articles and press releases we have received from Washington, they indicate it is what the families are doing. I was a delegate to the first White House Conference on Aging, which was just about 10 years ago, and I took part in some of the discussions which involved many of the needs of the elderly.

I can look back and see some progress in some areas. I can also see their bewilderment and this is in the minds and the hearts of the elderly regarding some of the advances because of developments lately.

For example, the Medicare program which was resisted for so many years by the AMA, the American Medical Association, appears to have

turned into a financial bonanza for the very professionals who objected for so many years.

Yet, the problems of the elderly, because of the skyrocketing costs of medicines and hospitals and the lack of boarding homes, nursing homes, and hospital facilities, continues.

I don't know. Maybe somebody will bring it out today, but I think the future for Medicare, with the skyrocketing costs, and the additional burden, must be put through the social security collections.

I think Medicare legislation may be in a very, very precarious situation, much more serious than the general public realizes.

For example, the elderly that we serve in the Meals on Wheels program, they are bewildered because the OEO grant was reduced by \$30,000, which is most insignificant on a Federal budget basis.

To use the vernacular, we say it is just a spit. Thirty thousand dollars in the budget of this whole United States cannot be provided.

### NEED SERVICES, AS WELL AS HOUSING

It is criminal to have a public housing program in any city unless the Congress of the United States is going to be assured before they release a scratch, before they release the money to the city, before they take the pictures with the mayor, before they take the pictures with anybody.

Are you going to have an interdepartmental arrangement in your community?

Who is going to provide the medical care needed?

Who is going to provide recreation?

Who is going to provide the social services?

This is what I think is very, very important. It is criminal in my estimation to have a public housing program, unless it meets all of these related activities.

To have a housing development which looks beautiful but has no programing except tables and chairs for bingo is outlandish.

To have geriatrics centers but insufficient staffing which forces the patients to do nothing but sit and rock themselves to death is absolutely criminal.

This looks like a very fine edifice here, and I am sure maybe you do not have the problems that I have seen, but the most discouraging situation I have been in is to go into a large ward and in some of these homes, and I am talking about 300 beds, and you see people sit there, and sit and sit, and the best they can do is get up and rock and rock and rock.

It is exactly criminal.

The Congress of the United States cannot accept the needs of the elderly during campaign times only while various candidates are running for office.

The chest thumping political pronouncements made in November become bitter memories to the elderly while they are waiting in vain for those promised things to happen.

The Federal legislation of several years ago allows a State division on aging to all States which apply.

In the Jersey City area the New Jersey Division on Aging has set up two useless offices with \$30,000 of the Federal taxpayers' money within 50 yards of each other in Jersey City.

This \$30,000 wasted for two directors, two secretaries, two offices, all within 50 yards of each other have provided absolutely no useful purpose, and here is where evaluation comes in from the Federal Government, to see this money appropriated, expended, and provide nothing of value from my most liberal view.

So there is something wrong some place.

Maximum utilization of Federal funding must be the cry of the Congress of the United States.

In our community we have had a trickling of several programs which have proved to be of tremendous value.

One is a senior citizen work program which provides a staggering total of 39 jobs in our community where perhaps 60,000 persons are eligible for these jobs.

The other, of course, is our excellent Meals on Wheels program which has fed more than 75,000 individuals. Both these services are in danger of being phased out.

Where do the elderly go from here?

In our community we cannot be expected to support work programs, recreational programs, nutrition programs.

What are we to do?

The elderly citizens of these United States have certainly earned the right to know reasonably what tomorrow will bring.

Here is where the State aid might come in. State aid for 1 year in Jersey City without 60,000 people, and the dollar a year might provide the community kitchen that is needed to feed the elderly.

Next year you might be able to provide a recreational program.

The year after, you might be able to do something in a nursing area, or a program on transportation.

I can say that the amount involved is so small and yet the program that could be developed I think is worth looking into.

What are we to do?

Well, as I already said, the elderly citizens of these United States have certainly earned the right to know reasonably what tomorrow will bring.

There are areas in the community I come from where the elderly cannot get the proverbial "seat in the park" because even this tiny privilege is not reserved for them.

Today a stroll in the park is not an enjoyable thing any more when you have to compete with baseball games, kite flying contests, bicycle riders, and arrows from archers bows.

The recreational budget for arts and crafts in our area is so dismal it is pathetic.

On January 15, 1964, my hopes were raised upon receiving and invitation to go to the White House at the request of President Johnson to discuss Medicare and other legislation which was needed to affect social gains for the elderly.

Now, at that time my hopes were really raised as far as the elderly problems were concerned when we received a telegram from President Johnson to come to the White House to the "fish" room. I thought it was a gimmick.

I got the telegram about midnight. It was like a command performance to come to the "fish" room of the White House, so I said some of my friends are pulling my leg.

Anyway, when I checked with the Western Union, it was a real legit thing, and that next day, there was the tremendous snowstorm, and I took the train from Newark to get there at 10 o'clock the next morning, and I did not get there until about 12:30, because the rails were so heavily bogged down with snow that the train was out in Jersey Meadows for 6 hours, and that was the day, I remember, Ted Sorensen was resigning, and because the President was in discussion with him, he came into the "Fish" room late, and I imagine, it is named after Hamilton Fish.

Senator WILLIAMS. It is a "fish."

Mr. LEVINE. But despite all of the legislation that has been passed since then, I can honestly see from where I sit in my office of the housing authority, very, very little being done.

There is not a week that goes by that we do not find an elderly person dead on the floor, and several months ago, I had the very horrible experience—and when I look at my head so very well fed, and it bothers me all the more—because we opened the refrigerator in this person's apartment, and there was two lollipops.

### A FEDERAL COMMUNITY "BRIDGE"

Something is very, very wrong.

A bridge between Federal legislation and our community must be built without any further delay, and if I can implore Senator Williams, that perhaps this should be a goal out of the Washington offices. I would be happy. I think all praise due should go to the individuals involved, and also, I do not think people should be castigated because of their position, if some things do not filter down to the streets, and the neighborhoods that they intend them to do some good.

For example, in our community—I don't know about other communities—nothing is appropriated specifically for our senior citizens arts and crafts program and less than \$2,000 a year is spent in the service of personnel from the city department providing a very limited operation in this field.

I computed that that \$2,000 is limited for making materials that they usually have.

Now, that is an insignificant amount to be spent.

Again, there is something that can be done with State aid for the elderly.

Now, where do we go from here?

In conclusion, I think the answer is organization.

We like to call it senior power. You heard about black power, and student power, and welfare power. All of it is great, if it reaches, if it reaches the goal that the people wish it to reach.

The elderly too long have been disorganized, or unorganized, as much as organizations in the Nation think they have been organized, but when political groups can give in to college students, and I think 90 percent of the college students do not vote. Of course they will vote, but they don't vote now. Why they give in to some community groups, where programs involve mostly children, and they overlook the millions of votes that are right here in New Jersey, and every senior citizen you talk to is a voter, and to me it is incomprehensible for a per-

son running for office not to listen, not to look, and not to learn, and in the direction of the elderly.

From my observation, the elderly can go as far as their concentrated, organized forces wish.

Without this senior power, they can expect no progress.

Every city hall, statehouse, and Federal office who either have the obligation or authority to provide for the needs of the elderly should and must be petitioned, marched upon, badgered, besieged by the elderly to bring their needs to the attention of those who should be looking out for the interests of those involved.

Remember the crying baby gets the milk.

For the elderly to expect their needs to be fulfilled without the raised voice of protest or advice to our elected officials would be foolhardy.

A word to the wise should be sufficient.

Senator WILLIAMS. There is certainly nothing deficient about that presentation.

I will say we have to be brief now, because we are taking up more time than we have.

Certainly a common thread runs through all of the statements, the objective of meeting the simple everyday needs of the older people, such as, good housing, and an opportunity for a fuller life.

Now, we get into the problems. It seems to me that shortcomings at every level, fully expressed, that the national level, the near demise of 202 was expressed.

With the explanation that a better program is coming, 236, and where is it? Not very far, is it?

And there were other suggestions, and as to how our legislative frame can be improved, and then we get into the community, where you gentlemen are contributing so much, and I get the impression the will is there, the community level, so create the better opportunities, and there you are running into all of the roadblocks.

I do not see it that it has not been, perhaps it is now a major money roadblock at the Federal level.

Now, in what town is the \$3 million commitment ready?

Mr. DOWNS. East Rutherford.

Senator WILLIAMS. East Rutherford. So the Federal money was committed, and the roadblock was right down at the local level.

Just what is the basis of the resistance to just one program: housing, homes, for the elderly?

Is it money?

Is it lack of wanting to take on new responsibility?

Gentlemen, what is the community resistance?

Mr. DOWNS. If I may comment on that, Senator Williams, my experience in State government, was as the first elderly housing specialist at the State level in the country.

I really have not seen too much opposition to elderly housing in any community in the State.

I think the big problem has been, and in listening to Mr. Giblin earlier, that most of the time these nonprofit sponsors are wined and dined by the developer, who is looking at the dollar signs, instead of the actual need of the community.

In other words, the community may need only 50 units of housing, but to the consultant or to the developer, there is no money in 50 units

of housing, but there is money in 500 units of housing, and the developers make their move, and manipulate the local politician until the community gets up tight.

I have been very fortunate in my present position with the diocese, in that I have such a large demand from communities for elderly housing, and acceptance of this housing, and I am working with the local groups with success.

I think any nonprofit sponsor has to involve the total community.

#### "AN UMBRELLA CORPORATION"

We at the diocese have set up what I said was an umbrella corporation. Because of my experience with State government and Federal programs, I can start the processing of a project without delay.

While we are processing, we develop a local nonprofit mortgage corporation for the project.

Senator WILLIAMS. You have never run into any municipal governmental problems?

Mr. DOWNS. No, sir; I have gone to about every community in New Jersey, and testified in one way or another, and I have never had any problem.

I have been greeted with open arms, if the proposal met the needs of the community.

You cannot go into a community and say I want a tax abatement, until you can show them what you are offering the community in lieu of taxes. You cannot go into a community and talk about low-income housing. You have to talk about moderate-income housing to get around the low-income image.

I am operating in Atlantic City, in Camden, in Collingswood, in Merchantville.

Senator WILLIAMS. Just take one of those.

You mentioned Collingswood.

Mr. DOWNS. Yes; and Merchantville.

Senator WILLIAMS. These are quite typical suburban, middle, and higher income levels.

Just how many units are there in Collingswood, and what programs have moved into Collingswood?

Mr. DOWNS. We had a meeting Monday night with the —

Senator WILLIAMS. I mean how many units are there now?

Mr. DOWNS. None.

Senator WILLIAMS. How many in Merchantville?

Mr. DOWNS. None.

Senator WILLIAMS. That is what I was afraid I was going to hear, but you are going to have meetings, and this comes right down to Westfield.

Meetings upon meetings, restructures of meetings, is not that what we had a great deal of?

Dr. CRISTEN. I would like to answer that.

Mr. GORHAM. I would like to comment on that, Senator. Maybe Mr. DOWNS has had no trouble with municipalities, but we have had problems consistently.

I am not talking now as a representative of the Bergen County Council of Churches. I am talking about the Senior Citizens Ad-



visory Board in Teaneck, where just like in any other community, we have problems of the aging.

We were formed as an advisory board to deal with all the problems of the aging, but we chose housing, because that was the most critical.

On our board was a representative from the Township Council. It was the deputy mayor. He was the liaison member between the board and the council, which is no secret because it is public record.

### "NO LIAISON WHATSOEVER"

There was no liaison whatsoever. The board was shocked to learn that the deputy mayor had not communicated our recommendations to the council, so nothing was done until we submitted a formal report. Even then we had to force the council to pass the simple resolution and ordinance which would permit us to start the program that we recommended.

Because a building program had no chance in our situation, we skirted this by not recommending a building program at all. We recommended a leasing program (section 23) and in that way we did not have to beg for any indulgences such as tax abatements. However, from the time that we made our formal recommendation to the council, it took the council 1 year to study our program, and it took another year to pass a simple resolution and enabling ordinance and then it took another year to get the leasing of units started with the many landlords that were involved in this program.

Meanwhile, in these 3 years, there must have been about 200 people who died waiting to get on the rolls, and all of that sort of stuff, but it boils down to what Giblin stated much better than I did, you do not get cooperation from the planning authorities, from the zoning boards, from the mayors and councils, and this is going to have to be changed, and I feel that there has to be some change, and I did not know about this business in New York State, but if there is such an act, it ought to be duplicated here in New Jersey, and not the watered-down act that was passed last year, and it has to be something of a carrot on the stick type of arrangement, whereby the municipalities will find it to their interest to go along on rezoning, and granting additional tax abatements, but they will not do it alone, and they have not done it in Bergen County, and I think George will agree with me on this, that they have about the worse record on housing for the elderly, or housing period, not only in our State, but probably in the Nation.

Senator WILLIAMS. I get the impression there is a feeling at the local level, and in the Government, that housing for the elderly is a liability, and it seems to me that this good elderly housing is an asset.

It does not cause other problems, and, really, it is a great storehouse of human resource, the elderly in the community.

Mr. DOWNS. I think one of the big points we missed in elderly housing, is that in housing the elderly in apartment units, we open up the three-bedroom units, the houses that are economically not feasible to build today, and, therefore, we create another housing market, and I think it is very important, and it gives the community real mobility in housing.

We have never done any planning for the young couples. We educate the children in our community, and when they get old enough to

be married, we say they have to go to live in another community, and we have wasted all of that talent.

Reverend MABRY. I am quite concerned that at the Federal level, a lot of these problems be solved. We need a department of senior citizens housing within HUD.

To be considered are many of the problems that are to be brought out here. A senior citizens housing department could effectively deal with present and future problems.

New Jersey is the ninth, with a number of 65 plus citizens, and if we do not do something about housing the elderly, it is going to overtake us.

Many of these States are taking advantage of Federal housing programs of a private nature.

Florida, Pennsylvania, and some other States have built as many projects for elderly as possible. New Jersey should certainly encourage private non-profit housing for senior citizens.

Mr. Downs. Can I go further on that?

#### NEW JERSEY HOUSING FINANCE AGENCY

I keep saying New Jersey is not doing anything. New Jersey has a very good housing program. The New Jersey Housing Finance Agency program is doing a tremendous job for the elderly, but their biggest problem is they are only allotted so many units of subsidized housing under 236, and they were originally a family program, and while I was working with them, I knocked myself out convincing them that an elderly person was considered a family.

My boss was 30 years old. I could not talk to him about old people, but they do have an elderly program.

If we could get more subsidy money from the Federal Government, we could then utilize New Jersey housing program, which can produce the house cheaper than you can under FHA, so the programs are here.

They are better and there is more flexibility under the State program than under the 202, or under the FHA program. Let's not criticize the State too much. We do have these programs. It is just that we are not using them.

Reverend MABRY. The program I referred to is the limited dividend corporation, having raised 5 percent already with only one-half dozen 202 projects in the State.

It is very difficult to produce housing, with even 15 percent of gross shelter rent, pay operating costs, amortize the mortgage. At 20 percent payment in lieu of taxes does make it even more so.

This is what I had in mind only. It is the very narrow use of the 202 Federal Housing program, due to the restrictive effect of the New Jersey Limited Dividend Corp.

I think every housing project ought to carry its own expense within the community. Private nonprofit senior citizens housing should pay no more than public housing in lieu of taxes.

I am not for tax free completely, but certainly a little less than 15 percent.

If the municipality gets 8 to 10 percent, that is doing good for public housing, and I think everything is as critical for the private nonprofit sponsor as it is with public housing.

Mr. VUCORO. I attended a meeting one night in the Bergen County community, where a group was trying to get the senior housing across, and they had extreme difficulties.

These ordinances, they put those in as road blocks, and I was speaking to one man who is a minister, and I said, what is the problem, and this minister told a story that his daddy told him many years ago about two old men walking down the country road down Georgia, way down where almost no-man's land, Georgia, and one man turned, and he said, "Do you think the Good Lord knows about all these problems, the poor people cannot get enough to eat, not too much to eat?"

The other guy said, "Yes."

He said, "Do you think he knows about the war that is going on and so many boys getting killed? Do you think he knows about people dying from cancer, people having paralysis?"

"Yes."

He said, "Well, why do you think he don't do something about it?"

He said, "I recognize he just don't give a damn."

So I bring this out, that I think this is the attitude, and this is with some of the municipal leaders, who apparently do not understand that everybody has a right to get the best possible living circumstances available.

#### "A RESERVOIR OF RESOURCES"

The elderly basically are considered the poor and useless groups in the community, and I don't know if any area where they are looked up to or are held in high esteem, as far as their productivity, and this is where I think a national organization can be organized and can be looked to, as used by the Senator, a reservoir of resources, and they can make many fine contributions to the society, and they have made many, and I think if you can change that attitude, they know it is going to be no protest, and they know that the people are not going to be with them very long, and, you know, in the politician's eyes, if he looks at a guy 30 years old, he knows he is going to have him for another 30 years, and he looks at a guy 70, so he says he will put up with him a little longer, so he thinks, but in unity there is strength, and that is the only language that any legislator understands.

One day a year, they all say penance 5,000 times an hour, and that is on election day, and that is where the power is.

Senator WILLIAMS. I was wondering who is going to give us the benediction here. This was an advance course in political science. Very good.

Mr. DOWNS. We came up with the figure at one time that the elderly may be only 10 percent of the population, but they are 25 percent of the vote, and the sooner they learn it, the better off they will be.

Senator WILLIAMS. We must conclude. Any other comments, gentlemen?

Mr. LEVINE. I just merely wanted to make this one little remark.

I certainly offer no apologies for running a successful operation. At the same time, I am mindful of the fact it is much more simple to run a middle-income housing project than some of the other types we are talking about.

In our case, we did have the cooperation of the municipality all the way through. We never had any problem about that, but we did run into some difficulty with the introduction of the supplemental aid program. We brought people of the economically disadvantaged group into this middle-income housing, which I thought was a healthy thing.

Yet it did present a problem: These people were bragging that they are paying less money than the others. To correct this situation I made them understand that as far as the Riese Corp. was concerned, we were getting the same rent from everyone, that whereas some of the elderly people were receiving help from their children, others were helped by Uncle Sam. That seemed to clear the thing up.

There is another point made by Mr. Vuocolo, and it is in regard to the cost of facilities for recreational purposes. We have the same problem in the Riese Corp.

We do not have anything in the budget for that purpose. However, we took advantage of the following. We earn interest on most of the money in our rent security bank account. The income produced therefrom is more than sufficient to take care of all of these costs.

Senator WILLIAMS. Thank you very much.

Reverend Washburn is here, and he would like to make an announcement.

Reverend WASHBURN. We are very happy to have this meeting held in our home this day, and we wish it were possible to invite all of you to dinner, but I am sure you can understand that is not feasible for us to do so, so it is my understanding that the committee will now end the morning session, and we will reconvene in an hour's time.

I would like to direct your attention to some eating places in the area where I believe you can get to them, and I will do this off the record.

Senator WILLIAMS. We will recess now for lunch.

(Whereupon, at 12 :20 p.m. the hearing was in recess.)

#### AFTERNOON SESSION

Senator WILLIAMS. The hearing will please come to order.

We would like to turn our attention to panel 2, to the service programs.

We have with us this afternoon Rev. Kelmo C. Porter, executive director, Newark Senior Citizens Commission; Mrs. Mary Johnson, president, Hudson County Senior Citizens Council; Mr. Thomas E. Hamilton, executive director, Middlesex County Office on Aging; Mrs. Evelyn Frank, chairman, Union County Anti-Poverty Council; Mrs. Dorothy Salter, supervisor, Trenton home visitor program; and Mr. John Buday, employment and economic development coordinator-senior citizens coordinator, OCEAN, Inc.

Mary Johnson will lead us this afternoon on service programs.

#### STATEMENT OF MARY JOHNSON, PRESIDENT, HUDSON COUNTY SENIOR CITIZENS COUNCIL

Mrs. JOHNSON. Thank you, Senator, for having me here this afternoon to speak on service programs.

Whereas most of the Meals on Wheels programs are operated out of churches, clubhouses, hospitals, and community centers, the program in Jersey City is unique, in that the Housing Authority provides free kitchen space, equipment, and utilities in one of its housing projects.

The program started in June 1967 as a 16-week pilot program of the city's Community Action Neighborhood Development Organization, "Can-Do" funded through Office of Economic Opportunity.

In the 3 years of operation, we have served 300 confined elderly, and over 50,000 meals.

In a city like Jersey City, we should and could be serving 700 meals a day, not 70, as we are forced to do, because of lack of funds.

One health problem of concern in Jersey City is the poor nutrition of the senior citizens.

There is little prospect of changing the nutritional status of the elderly if there is no concerted effort on the part of Federal, State, and community to solve this recurring problem.

In 1968, a survey of 100 ambulatory senior citizens and their food habits revealed that only 14 percent had diets considered adequate for good health.

The remaining 86 percent were unable to follow an adequate diet.

To further substantiate the hunger and malnutrition picture, one only needs to study the admission records at the city hospital to confirm the number of malnutrition cases among the elderly, like three out of five that enter the hospital.

This record alone, should show the need for Meals-on-Wheels programs.

When we find our recipients need further care, we often call on the Homemaker service.

Speaking with the director, Mrs. Virginia Statile, she tells me, one of the problems that has been most neglected in our country is home care for the aged, senile, and chronically ill.

When the Medicare program was instituted, we all had great hopes that these people would finally obtain the assistance so greatly needed.

However, the limitations put on the care at home leaves much to be desired.

Skilled nursing care or restorative therapy is required before additional help can be obtained in the home.

It is, therefore, possible for a woman who has broken her arm or leg and is receiving therapy to secure help for her maintenance and meals, and for terminal cancer or stroke patients to be without home help.

A severe cardiac will be released from a hospital and returned home with instructions for bed rest and limited activity.

Without assistance in the home, without further personal care and maintenance, this patient will most certainly return to the hospital within a short period of time.

### HELPING PEOPLE TO STAY AT HOME

With some home help this woman could be maintained at home and eliminate the extra cost of additional hospital stay, many of our aged would rather die in their own homes than be placed in an institution.

If they could just have some assistance with their daily living, to sustain them with dignity, it would first of all relieve the pressure and demands on old-age homes and nursing homes, and eliminate some of the really deplorable situations that are existing today in the homes of the aged, and chronically ill.

At the present we have had no patients receiving this type of home care under the Medicaid program in Hudson County.

We had hopes that this program might be of some assistance, however, we were informed that the same regulations apply, regarding skilled nursing care of therapy.

We were notified that as of March 31, Jersey City Can-Do would be closed down. OEO charges that procedural shortcomings and controversy had destroyed Can-Do's effectiveness which means all programs coming out of Can-Do are out. This puts over 250 people out of work.

After a meeting with New York OEO, we came away with a ray of hope, that maybe we would be refunded to September. After that nothing was planned for senior programs. OEO states legislation is asleep in Washington, with this thought, we sent a letter of protest to Washington of OEO.

Initially let me recognize that, of necessity, the unduly limited funds must be applied as a stimulating force toward local action against poverty causes, rather than as supplement to existing services.

For that strata of our population conveniently labeled "Senior Citizen," the line between stimulating antipoverty activity and directly servicing these citizens is very fuzzy, believe me.

(See letter, p. 36.)

For example, approximately 20 percent of the ill and confined seniors we have serviced, have recovered enough of their nutritional balance and social energies to voluntarily leave our service and returned for short or long periods of self-sufficiency.

Demanding strong Federal sponsorship of antipoverty activity for our elderly, does not rest on plea to the Office of Economic Opportunity to forget their rule of thumb for efficient use of their funds on antipoverty activity.

In this regard, I do suggest that this operating principle, like all significant principles and policies, varies in applicability with the population age, geographic target, and social environment involved, and social need.

Recognizing that new legislation is involved here, I visualize the need for a 10-year program substantially funded in the beginning, with Federal share high initially, say 80 percent, declining to 20 percent in the last 3 years, and involving a commitment by State and local governments to replace the declining Federal share.

For the immediate future years, I recommended OEO fiscal year F and G if they have it, a nutritional, informational, recreational and social assistance to our elderly.

#### SUMMING UP: RECOMMENDATIONS

In summing up if we are really sincere in our efforts to help the aged:

1. All Federal grants should be given to all age groups, not only to set one up as a business, but with guidelines built in, to allow for expansion so a program may grow and eventually be on its own two feet, with little or no Government assistance.

2. Government surplus foods should be released to the elderly to set up community dining rooms, where hot low-cost meals could be served to our active or mobile seniors who are able to get out for themselves, but are not capable of preparing a proper meal.

This could be done in housing projects, church halls, school halls, after school hours, many meeting places throughout the city, this would not only supply a nutritious meal but companionship as well.

We must work to keep our elderly active, not only physically but mentally as well.

What good is a healthy body if the mind is sick, or vice-versa.

Senator WILLIAMS. Before we go on, Mary, I wonder, on that last point, you suggest that it should be released to the elderly community dining rooms.

Now, our friend, who also comes from your area, Conrad Vuocolo, he did address himself to the surplus foods.

What surplus foods are there?

What dietary expectations can be had from that type of program of surplus foods?

Mrs. JOHNSON. By using surplus foods available to school lunches, we would be able to serve a well balanced low cost meal—not only to our confined seniors—but also enable us to open community dining rooms, where we could feed mobile seniors who are able to get out of their home, but are incapable of feeding or cooking a proper meal for themselves. This would give them the companionship needed to combat loneliness.

Loneliness and malnutrition go hand in hand.

At the present time I am receiving surplus foods. I am receiving they say all that is permitted, which is butter, lard, shortening, hominy grits, cornmeal, flour, dried milk, and that is it. Rice.

Senator WILLIAMS. So far I have not heard one meal that I would like.

Mrs. JOHNSON. Rice.

Well, of what is available, of the children programs and the school lunch programs, they should also be available to the elderly programs as well.

You receive all of your types of vegetables and fruits and meats.

Senator WILLIAMS. That is not a surplus.

Mrs. JOHNSON. Yes, it is. I have just finished a survey which I was to return back to the Agriculture Department, and the amount of foods that I had on hand and the dates that I had on hand, it was a two sheet, and I counted some 53 items on this sheet. I filled in seven.

I will send you a copy of that sheet, if you would be interested in it. (Sheet retained in committee files.)

Senator WILLIAMS. And those are surplus foods?

Mrs. JOHNSON. These are surplus foods.

Reverend PORTER. Actually, the New York Citizens Commission administers this program in Newark, and there are 35 items, including green beans, whole chickens in cans, and all kinds of prunes, things that a senior citizen could use.

Mrs. JOHNSON. If it is a child, you can get it, and if it is for the elderly, you cannot, and I call this discrimination.

This is definitely discrimination.

Senator WILLIAMS. Well, now, this is a specific that we will inquire into, as to how these articles have become surplus, I don't know.

If they are surplus, and evidently they are, I agree with you, that if they are available.

Mrs. JOHNSON. I have the list that is sent to me for inventory purposes, where I just finished it, and I can send you a copy of it, and I would be very happy to send it to you, Senator.

Senator WILLIAMS. Very good. I am pleased you did mention that, and I am glad we did pause, and I beg your pardon for the interruption.

Mrs. JOHNSON. It is my pleasure.

(Subsequent to the hearing the following letter was received from the witness:)

In reference letter Senator Williams asked for additional discussion of my statement (see statement, p. 34):

"The line between stimulating anti-poverty activity and directly servicing these citizens is very fuzzy, believe me."

As background, please understand that we have been told that *one* of the difficulties New York OEO has with continuing funding Meals on Wheels beyond September, 1970 is that it is believed to be mainly a *service* program for the elderly and not strongly oriented towards developing—within the population serviced—an activity pattern that would tend to reduce (through self-help and community support) the effects of poverty. The foregoing are my words, not a direct quote, but I think they approximate the meaning of our OEO representatives.

We can well see that the OEO must, of necessity, implement its limited funds to encourage anti-poverty activity among the various deprived populations. We are trying to establish that to apply this principle in an untempered fashion to our ill and confined elderly would be not only *unrealistic*, but also a very real *injustice* to these formerly productive citizens. A conscionable consideration of their plight will cause anyone to recognize that "relativity" must be applied in evaluating the reasonable amount of anti-poverty activity that can be expected from them. We pointed out, for one thing that a goodly number (say, 20%) of our customers had made such gains in nutrition and morale as to voluntarily withdraw from our customer list, thereby making room for new cases. Another positive, although perhaps unmeasurable, gain against the erosions of poverty for these poor people and their neighbors can be seen in the improvements frequently attained in their life style and home surroundings.

We do *not* mean to picture Meals on Wheels as being a "cure-all" for the deprivation and isolation being borne, largely in a silent way, by these citizens who, *because* of their age and physical limitations, cannot proceed to beat their own drum and blow their own horn in the market place of social action. But we certainly *do* mean to say that Meals on Wheels—and programs similar to it—should be funded on a *federal* level until such time as the public conscience can be made fully sensitive to the need for funding them on a *local* basis.

We also entreat the outspoken support of our programs by our representatives in the legislative bodies and by those other gentlemen of the executive branch who may recommend, and ultimately execute, some practical assistances for our elderly citizens—and most certainly and urgently for those who at this moment are alone and in poor health. Without an advocate, they await our sentencing. Without a friend, they serve out their time. Without such comforts as we afford our most hardened criminals, they peer out at their last cloudy sunsets. And for some also we must admit—without hope!

MARY JOHNSON.

Senator WILLIAMS. Reverend Porter, you have a kind of situation, and we will go with you next.

I have been most grateful for the remarks to the committee from the members of the clergy, and for their spending a Saturday with us, since they have heavy responsibilities coming up tomorrow. I know my own Pastor is here, and I know the preaching schedule he has tomorrow, and I know you have one too.

Reverend PORTER. Yes, sir.

Senator WILLIAMS. So you will go on now. Thank you.



STATEMENT OF REV. KELMO C. PORTER, EXECUTIVE DIRECTOR,  
NEWARK SENIOR CITIZENS COMMISSION

Reverend PORTER. Thank you very much, Senator Williams.

Senator Williams, fellow panelists, ladies, and gentlemen:

It is again a signal honor and a great personal privilege to appear on another of the Senator's hearings designed to gathering valued pertinent information in the interest of New Jersey and the Nation's millions of older Americans.

I am supposed to tell you a bit about Newark's efforts to establish a senior center network, which I am sure could possibly relate to any large city.

And then I am to give you a few of my own personal suggestions with respect to additional action under the Older American Act.

Well, Newark presently is a hardcore target city of approximately 420,000 people, with approximately 65,000 of these having already reached their 60th birthday.

One could readily see then that there was a dire need to establish a network of senior centers throughout the city in proximity to the areas where high concentrates of the elderly resided.

The Newark Senior Citizens Commission originally came into being as the result of a campaign promise made by our present Mayor Hugh J. Addonizio in 1962.

In 1963, and under his leadership, the city council by ordinance voted this commission into being.

For nearly 2 years the commission, comprised of 12 prominent men and women from government, business, professions, and the community, did extensive research to rightly ascertain the numbers, the habits, the economic, social, housing, health, and employment needs of Newark's elderly citizens.

By 1964, they discovered that there were nearly 60,000 elderly citizens in Newark, with a great majority of these living under the poverty level in deplorable conditions of isolation, dejection, public dependency, and lack of knowledge concerning the available community resources.

They also located a great variety of senior citizens or golden age clubs either located in churches, housing projects, or community based organizations.

But the emphasis here, in most cases, was either social or recreational. They were usually loose knitted with no professional guidance or predetermined sense of direction.

Even at that time, the city of Newark, being one of the highest taxed municipalities in the State, was bankrupt and had little or no money to establish ongoing elderly programs.

In early 1965, two staff people, a director, and a secretary, were hired to write a variety of programs and to apply to Federal agencies for funding.

An elderly, yet experienced community organizer, was the third staff person hired.

His job was to feel the pulsebeat of the community, interpret the commission's overall goals and objectives and to seek out possible locations and sites for prospective senior centers.

In late 1965, a \$2 million senior citizens proposal, embracing 24 senior centers and staff, was submitted to New York regional OEO. And after careful scrutiny and refinement, in 1966 a grant of \$619,000 was approved for Newark's golden age project.

#### TWELVE CENTERS ESTABLISHED

This was one of the Nation's largest senior citizens center grants approved in this Nation.

Twelve federally funded centers were soon opened throughout the city.

These were located in housing projects, churches, and/or other community-based buildings.

All the space used was contributed free of charge and used as non-Federal share in kind contribution.

Nearly 30 full-time professional employees were soon hired; included in these were a project director, assistant project director, project coordinator, information specialist, employment specialist, arts and craft specialist, center directors, social workers, nutritionist, research analyst, accountant, office manager, bookkeeper, and clerical staff.

Approximately 200 part-time senior citizens were also added to the sub or paraprofessional staff, and they accomplished a variety of services as aides to the center directors, hospital aides, tutors, or as certifiers to determine who was eligible to receive U.S. surplus food commodities, which was also administered by the commission through our senior centers, serving food to 20,000 people of all ages per month.

By mid-1967, several Federal authorities called Newark's golden age project "the model senior citizens program in the Nation."

The project then provided nearly 35 different kinds of wholesome and stimulating arts and crafts, social or recreational activities, plus housing, health, educational, employment, and other needed social services.

Then the 1967 riot came and the Federal emphasis, with respect to funding programs, changed from the funding of most other programs to the supporting of youth community action programs.

The next year we were cut from over \$600,000 to less than \$300,000.

We are currently operating on a \$204,000 OEO grant for this fiscal year.

We now have eight multipurpose senior centers instead of 12; we no longer have the surplus food program, because this has been superseded by the food stamp program in New Jersey.

Our professional staff now number 14 instead of 30.

Our senior citizens staff is currently 49 instead of 200.

And yet, in spite of these drastic fiscal cuts, we still reach an average of 14,000 elderly citizens per month, and still provide a multitude of valued services to the elderly.

In addition to our eight multipurpose senior centers, we also serve as the umbrella agency for at least a dozen other independent senior citizens groups who are invited to all of our activities and meetings and who willingly take advantage of our expertise.

We have become a vital political force in the city of Newark and constantly write or visit our local, State and Federal elected officials

requesting that they support legislation in the interest of senior citizens.

Our weekly reports log more than 3,000 volunteer hours of service each month, usually contributed by other senior citizens within the centers.

We are constantly submitting revised or new proposals to other Federal agencies, to foundations or other concerned groups.

Hopefully, some of these will be funded in the future, as funds become available.

Our hope for the future is to be able to double our funded senior centers and to again increase our professional and subprofessional staffs, with the view of strengthening what we have and bringing to our elderly a variety of increased or new services which they so desperately need and want to deserve.

Now, just a few words with respect to some suggestions for improving the Older Americans Act of 1965.

When President Johnson prepared to sign this bill on July 14, 1965, he said:

This legislation is seed corn, providing a start on an orderly, intelligent and constructive program to help us meet the new dimensions of responsibility which lie ahead in the remaining years of this century.

We fully agree that this act was a good start in the right direction.

It was a necessary and welcomed beginning where heretofore there had been none.

#### PROPOSALS FOR NEXT STEPS

But with the passing of the years we feel that this legislation should be improved to meet the increasing needs and demands of our times.

As the Government has recently passed legislation supporting a minimum fixed income for each welfare or poor family, the Government should also concern itself with an adequate fixed income for retired Americans, and not a mere 15 percent social security increase.

The Government should assume more of the mounting costs of Medicare and Medicaid.

Larger sums of Federal funds should be invested in senior citizens housing.

The Government should mandate that every agency or business receiving Federal or State funds be required to employ a reasonable percentage of employable elderly.

The act should include some kind of tax abatement or relief for those senior citizens who are fortunate enough to own their own little home, and who wish to retain that little bit of independence, dignity and self-respect.

And finally the Federal Government should take a closer look at how the several States administer title III money and the process by which these funds filter down to the needy areas of the State.

The city of Newark, for instance, is ineligible for these funds because the State law requires that they pass through the County Freeholders senior citizens agency, and Essex County, of which Newark is a part, to date has no such agency.

We are, however, working hard at the local level to correct this existing critical situation.

Senator WILLIAMS. Thank you very much, Reverend Porter.

(See appendix 1, p. 102, for additional information.)

We welcome the return to our committee of Miss Dorothy Salter, the supervisor of the Trenton home visitor program.

We appreciate you being with us again. Miss Salter had to work a little harder the last time. We had the television people with us, and the film was very good. By the way, we should announce before we are through, the availability of that film for any groups who may want it.

#### **STATEMENT OF DOROTHY SALTER, SUPERVISOR, TRENTON HOME VISITOR PROGRAM**

Miss SALTER. Thank you, Senator Williams, committee members of the Special Committee on Aging, ladies and gentlemen.

We bring you greetings from Trenton, N.J. We would like to tell you a little bit about the problems on aging.

Three years ago, through the creativity and insight of Eone Harger of the State Division on Aging, a home visitor project for service to the elderly was initiated at the Mercer Street Friends Center, Trenton.

Its purpose was to find the people who are elderly, and rather than study their need, to serve them in the ways they need to be served.

The home visitors who act as advocates by knocking on doors to find elderly people find them in great numbers and in all sorts of miserable conditions, such as a woman with swollen feet living on the third floor, unable to get out to shop for food because she cannot climb steps.

She did housework for many years, never on welfare, unable to get the service, living alone in a rat and roach infested apartment, without heat and with inadequate facilities.

The only concern shown to this senior citizen was by the landlord, and he was interested only in his monthly rent and not the conditions under which she was living.

We told her about the community resources and public assistance that were available to her, agencies such as Old Age Assistance, disability, food stamps, social security, Medicare, and New Jersey rehabilitation.

If there is a million dollars worth of service in a city, this is effective only if it connects with the people who need the help.

The home visitor is such a bridge.

We hire as home visitors people who can communicate with those who need social services.

People commonly think this is a black problem. However, it is our experience that the problem is even more severe for those who do not have the verbal ability to express their needs, the foreign born elderly who speak Spanish, Greek, Russian, Polish, Hungarian, and so forth.

We are fortunate to have home visitors on staff who can speak the various languages needed.

We also have a male home visitor who is able to communicate with older men who are uneasy about speaking with women.

Most agencies in this area, because they specialize, provide fragmented service with the elderly, as with desperate people of all ages, a service must deal with the whole person.

This means that the home visitor must take the place of the daughter or son of a senior citizen.

## THE BREAD-AND-BUTTER ISSUES

This means we must concern ourselves with the bread and butter issues of such things as carfare, coordination of services of the various agencies, untangling of redtape at a clinic or other service, and various other forms of the home visitor advocacy needed to assure that the older individual receives the kinds of assistance to which he is legally entitled.

Like their incomes, the lives of the people whom we serve are very small.

Most receive visits from friends only five or six times a year.

Older neighbors do not seem to visit one another because they have become fearful of strangers because of the violence in the city.

We found that the majority of the older people we locate spend their time sitting by the window watching the traffic go by.

As we all know, man does not live by bread alone. We give baths, fix hair, find used clothing in the right sizes and in attractive colors.

We also provide senior citizens with transportation to weekly luncheons at the Center to meet other older persons.

There they have flowers on the table and attractive table settings.

They do not have to stand in line to be served or clean up afterwards, but they can if they wish.

Being exposed to such experiences often encourages the more outgoing to invite a few friends in for a cup of tea, or even as far as a weekend in case of an emergency.

The major problem that looms over all this, however, is the matter of income.

Even if a person is accepted for assistance, his allotment is inadequate to support him in dignity.

However, he must first be accepted. The home visitor must frequently act as advocate to see that an older person receives the consideration to which he is entitled under the law.

Often even her help is not sufficient to secure income through welfare for an older person who is poor.

Problems such as the lady who is refused welfare on the grounds of suspicion of fraud, meaning that she used her insurance check to bury her husband rather than turning it over to welfare, or that of the couple who cannot receive assistance because they are unwilling to turn over to welfare the home that they worked for years to acquire, and in which they raised their family; are commonly encountered by public assistance regarding older people who have worked for years on low income.

I would like to leave a thought with you today. You are concerned today with designing new legislation. Because of several years of work with the aging, we have two concerns: the need for new legislation to improve the lives of the older citizens who have been the backbone of our country and whose years of work have made it possible for our generation to enjoy prosperity; but even more important is our concern about what happens with the existing legislation when it is administered at the local level.

Between the law and the person stands the discretionary person of the administrator.

Thank you, sir.

Senator WILLIAMS. Thank you. If you are the administrator, why, there are a lot of fortunate people.

Thank you very much, Miss Salter.

Our next speaker will be John J. Buday, employment and economic development coordinator-senior citizens coordinator, OCEAN, Inc.

**STATEMENT OF JOHN BUDAY, EMPLOYMENT AND ECONOMIC DEVELOPMENT COORDINATOR-SENIOR CITIZENS COORDINATOR, OCEAN, INC.**

Mr. BUDAY. I thank you, Senator. I thank you for inviting me to speak with you today.

I will speak to you today about your neighboring county of Ocean and about the senior power that they have been able to gather there.

Approximately 1 year ago, the Ocean County publicity office had 22 senior organizations listed in their directory of organizations for the county.

Also, approximately 1 year ago, the Ocean County Senior Coordinating Council elected Harold Dayes as their chairman.

Ocean County is very much akin to Monmouth County. The large amount of seashore, the pine scented breezes, the leisurely summer season, with all its many recreational opportunities, these, plus other factors, have brought many seniors to both of our counties.

Our seniors have many of the same problems that face all our Nation's elderly.

Inadequate social security benefits, inadequate health programs, and too much municipal taxes.

Mr. Dayes, the newly elected chairman of the Ocean County Senior Coordinating Council and his executive and legislative committees realized that there must be more than 22 senior organizations in Ocean County, and they also realized that they would not be able to assist the seniors of their county unless they could effectively organize the majority of the seniors into a coordinated county unit.

Our office at OCEAN, Inc., assisted in every way possible. We helped because we knew that a strong county organization of senior residents could accomplish more for the low income senior residents than any Federal, State, or county program could hope to accomplish.

Mr. Dayes and his committees really had us going, organization lists, council delegates, organizational officers, letters, press releases, meetings, minutes, and so forth but it paid off handsomely.

The Ocean County Senior Coordinating Council now has 38 present members out of 48 known organizations with a good possibility that all 48 known organizations will become members in the near future.

The Ocean County Senior Coordinating Council legislative committee coordinated with their county legislators to write up their own tax reduction bill for resident-homeowners over 65 years of age, which they personally presented at a tax hearing in Trenton.

Through the efforts of the Ocean County Senior Coordinating Council and OCEAN, Inc., Ocean County now has a county office of aging, and, the person that the council suggested to head the new office has been selected as the director of that program.

Mr. Dayes personally contacted the banking institutions in the county urging them to lower the age limit for their free checking privileges to include all seniors 62 years and over.

Four of the county banks now have this incorporated in their regular policy.

As these accomplishments were being realized, and more and more organizations were joining the council, one glaring shortcoming became increasingly noticeable: communications between the organizations, the organizational members, and the county council had to be improved.

Through exhaustive efforts and countless meetings, the Ocean County Senior Coordinating Council now has a monthly publication, prepared by a professional publishing company and subscribed to by individual members of the senior organizations.

These accomplishments required much effort, many meetings, and lots of work.

It took a hard-driving, unfatigable chairman, Mr. Harold Dayes, and many dedicated members serving on committees and attending meetings.

It took many hours of work to get the council this far.

But this is just the beginning. It does show that a strong-coordinated county council can accomplish tasks that a single organization could not ever begin.

But with this realization, another realization became very evident.

#### STATE COUNCIL PROPOSED

Ocean County could not hope to accomplish any consequential State issues, unless a strong State council is formed.

Preliminary efforts are presently underway to formulate just such a State council.

Monmouth County seniors will play an important role in this State council, and I personally urge you to take an active part in these preliminary meetings.

Remember, only through organization will senior power become reality.

The second part of my topic concerns the efforts of the Office of Economic Opportunity programs and agencies in assisting retirees.

The Office of Economic Opportunity agencies, such as OCEAN, Inc., in Ocean County and MCAP in Monmouth County, are dedicated toward helping the poor.

Unfortunately, many of the retirees fall into this bracket and many more are extremely close to the poverty level.

I suggest that your senior county organization meet with MCAP, which is the Monmouth County Community Action Program, and formulate a proposal which will assist the low-income seniors of your county.

In Ocean County we are trying to get funding for a similar program.

But, again, let me remind you, that the main element in the proposal is strong senior organization. Although you can be assured of assistance through Office of Economic Opportunity agencies and programs, the seniors themselves must bear the brunt of the workload in establishing such an organization. The rewards are certainly worth the effort.

I am convinced that senior organizations assisted by Office of Economic Opportunity agencies and other programs can do much more than solving their own problems, they can go on toward solving the myriad of problems confronting all of us in today's world.

Where else can we find such an abundance of experience, knowledge, commitment, and dedication.

But, the strongest army in the world cannot hope for victories unless its own ills are cured.

Senator WILLIAMS. Thank you very much.

We turn now to Mrs. Evelyn Frank, chairman, Union County Anti-Poverty Council.

#### STATEMENT OF EVELYN FRANK, CHAIRMAN, UNION COUNTY ANTIPOVERTY COUNCIL

Mrs. FRANK. Thank you, Senator Williams.

I thank you for inviting me to participate in these hearings today and to share the important task of telling the story.

Inasmuch as my testimony is based on our experiences I will start with the structure of our program.

The Union Township Community Action Organization, Inc., a delegate agency of the Union County Anti-Poverty Council, Inc., operates a multiservice center.

The multiservice center has as one of its components a senior citizens component with two senior citizens drop-in centers.

The drop-in senior centers have an informal atmosphere, opening at 10 o'clock with free coffee available.

Senior citizens give a 10 cent donation and bring their own sandwich.

Mornings are devoted to arts and crafts, service projects, cards, counseling, health cards, social periods, and so forth.

Presentation of programs and guest speakers take place at 1 o'clock.

Limited transportation is available for a few who require it.

Each center has an advisory group with officers and a planning monthly meeting open to everyone.

Programs and activities are their decisions and are implemented by the coordinator with committees assisting.

The two centers share many programs and community actions throughout the year.

Transportation prohibits our senior citizens from more visitations.

Mrs. Dorothy Pierce, senior citizens coordinator, Mrs. Elizabeth Smith, a part-time aide and myself, as a volunteer counselor, have the following schedule:

Monday, counseling and referral from the multiservice center.

Tuesday, DISC Center open at Connecticut Farms Church from 10 a.m. to 3 p.m.

Wednesday, DISC Center open at United Community Center from 10 a.m. to 3 p.m.

Thursday, staff meetings, trips, other special activities, and;

Friday, home and hospital visitation, clinic transportation.

Since we are concerned with the total scope of the older person we see our drop-in centers as comprehensive senior centers.

Our goals briefly are to study and attempt to service the needs of our older residents.

The drop-in centers is only one phase of the senior citizens component.

We are not just a club, we are a senior citizens component in an anti-poverty program.



We recognize the great need of people to have a center, but we feel a deep concern and responsibility to the many who do not come out who also need assistance, counseling, and friendship.

The hidden isolated people must be found. We must be staffed to service their many needs, including transportation, Meals-on-Wheels, friendly visitors.

The weekly contact with the people at the center creates a vehicle to explore needs, wants and attitudes.

At least once a year in May, workshop day, we gather in small groups to discuss specific areas of interest, such as, housing, health problems, services, consumer problems, and recreation.

Resolutions and community action are the results with strategy and techniques a part of the decision.

One of the needs was senior citizens housing and through many steps including group action we were able to initiate study and action by the township governing body. We are now awaiting erection of senior citizens housing for moderate income with plans for rent supplement to assist those with low income.

Another workshop day passed a resolution to have senior citizens carry a health identification card.

A nursing home printed them for us, and we fill out the information for the people. This gives us an opportunity to encourage doctor visits, discover problems not apparent at usual contacts.

With the senior citizens component, under OEO guidelines, reporting back to the Multi-Service Center, responsible leadership is available and exploitation of people is avoided.

The Centers are housed in donated facilities because the Multi-Service Center space is limited. They are at different ends of the town.

The church has been most gracious and we hope this can continue.

The United Community Center also has been very kind, not receiving any remuneration for the use of the building and utilities; and we know it is a definite hardship for the trustees operating the United Community Center.

They are continuously striving to raise money to survive. Some payment toward the use of facilities is needed.

Staff must be increased to have more services. Programs like FIND, Meals-on-Wheels, transportation funds, supervised under our senior citizens component would create a more viable comprehensive senior center.

Retired people living on limited income will never admit they are living in poverty, that their income is below the poverty guideline.

They only admit that things are a little tight. Elderly poor does not always mean someone on welfare. Elderly poor own their own homes, struggle to pay taxes, and let their houses deteriorate.

Talk and promises of increased social security benefits do not change the lives of the people today.

Changes are promised soon, and soon is not today or tomorrow. We should try to step into the gap now and see what can be done.

These people are proud. They are independent. But are they all independent?

## INDEPENDENT: AND FORGOTTEN

Certainly Mr. Knight and Mrs. Kuntz living in their own home were independent. When we brought a meal to Mr. Knight he had been dead for a few days. I found him hat and coat on under his blankets dead.

I hear that Mrs. Kuntz had been dead for about a week. This is the most intolerable situation we have found and hope a future phase of our program will aim at prevention of such an occurrence.

The component in Union Township is a pilot program demonstrating how a countywide program supervised by the Union County Anti-Poverty Council could operate.

As I visited through the county I found many wonderful golden age clubs and senior citizens centers. The work done by them is praiseworthy.

But they show no or little participation from the black community. We know there was no intent of exclusion but facts are facts.

Centers may be too far from people, perhaps they feel the centers do not relate to them. Triple jeopardy—poor, black, and elderly—becomes evident and must be a focus for a program.

With a county program operating from their neighborhood, aides can reach out into the community involving others and extending information and services to the entire older population.

Supplying some older people with the desired information is not always successful.

Do they use it?

Do they understand it?

Can they get there?

As I visited around the county I began to think how productive it would be to meet with representatives from all groups in a county conference, exchange ideas, trade arts and crafts, discuss and do politicking, invite agencies to discuss their services. We are scheduling such a planning meeting very shortly.

Conflict exists between communities and community action agencies because of lack of funds from OEO to provide programs.

In closing we are seeking programs and funds to give assistance to a forgotten minority and are hopeful that these hearings will be fruitful and meaningful for people with needs today and not an uncertain tomorrow.

Thank you.

Senator WILLIAMS. Thank you, and your wise counsel will be most helpful to us.

I will say that just one of the points raised here is that not all programs are successful. You need to get information to the people as to the programs.

Do they use it?

Do they understand it, and can they get there?

Everyone of those is important. This last one, can they get there, is of course an essential ingredient, that ingredient of transportation for older people, that has been focused as a problem that should be answered, and we are trying to find ways.

Mrs. FRANK. This is part of the independence to be sought for.

Senator WILLIAMS. Is that a common problem?

Mrs. JOHNSON. Getting them out of the house. They would not be confined if they could get out of the house. We bring volunteer friendly visitors in to encourage the elderly to come out. Some elderly are confined because of a spell of sickness. When they have recovered, they seem to fear going out of their home alone because of becoming weak and may fall. The visitor helps them by taking them out for short periods, at a time. Before you know it they are going places on their own again, also the visitors encourage the elderly to join a senior club which most do.

We do this. We try very hard to get them out. It is just like being sick in bed for a while, and getting your sealegs back again.

Senator WILLIAMS. We are trying to develop an attitude that will bring reduced fares on existing bus or subway systems. That would be helpful. There is no doubt about it.

(See appendix 1, p. 96, for additional information.)

We will now hear from Mr. Thomas E. Hamilton, executive director of the Middlesex County Office on Aging.

#### **STATEMENT OF THOMAS E. HAMILTON, EXECUTIVE DIRECTOR, MIDDLESEX COUNTY OFFICE ON AGING**

Mr. HAMILTON. Thank you, Senator Williams. My purpose on the panel is to clear up probably some misconceptions as to what is an office on aging and what it should be and to bring community support into that field.

But first, Senator, I just want to ask you if I may deviate from the written text here, my prepared text. I want to congratulate you for your continuing support for the older population and to thank you on behalf of all the senior citizens of Middlesex County for your work in the field of aging.

I think that New Jersey is lucky that we have such an outstanding individual as you looking out for legislation in this field on the national level.

Ladies and gentlemen, members of the clergy and religious orders, I am the executive director of the Middlesex County Office on Aging, which is a federally funded project, also receiving money from the local governing body in the form of what we call in-kind services.

Ours is a program that will be funded for 3 years on a decreasing scale, as far as Federal appropriations are concerned.

First, what is an office on aging?

The Middlesex County Office on Aging, established by the Middlesex County Board of Freeholders, in cooperation with the New Jersey Division on Aging, is primarily an information and referral agency.

The office on aging tries to coordinate and expand existing services and programs for our older population; also, to assist in the implementation of new and imaginative programs in the field of aging.

What is the function of an office on aging?

1. To develop knowledge and understanding of the real nature of aging on the part of all citizens.

2. To identify the needs and gaps in service, assess the adequacy of existing programs and to stimulate the implementation of alternatives and new solutions to persistent problems confronting our older residents.

3. To serve as an information and referral agency for those services and facilities available to older residents. Hence, services are in the nature of direction and seek to utilize available community resources.

The services of the Middlesex County Office on Aging are provided free and are available to all residents of Middlesex County.

There is no test of income to determine eligibility of those requesting any service from the office on aging; also, there is no minimum age requirement.

Listed below are 10 objectives for the older American as set forth in title I of the Older Americans Act:

1. An adequate income in retirement in accordance with the American standard of living.

2. The best possible physical and mental health which science can make available without regard to economic status.

3. Suitable housing, independently selected, designed and located with reference to special needs and available at costs which older citizens can afford.

4. Full restorative services for those who require institutional care.

5. Opportunity for employment with no discriminatory personnel practices because of age.

6. Retirement in health, honor, dignity after years of contribution to the economy.

7. Pursuit of meaningful activity within the widest range of civic, cultural, and recreational opportunities.

8. Efficient community services which provide social assistance in a coordinated manner and which are readily available when needed.

9. Immediate benefit from proven research knowledge which can sustain and improve health and happiness.

10. Freedom, independence, and the free exercise of individual initiative in planning and managing their own lives.

The Middlesex County Office on Aging has dedicated itself to achieving the above goals for the residents of Middlesex County.

We are dealing with a changing aging population, it is a population which is changing in members and in its characteristics as a group.

For example, in terms of numbers, there are almost 20 million people in the United States who have already celebrated their 65th birthday. That's a lot of people! If they could be concentrated geographically, they could completely replace the present population of our 20 smallest States.

Percentage-wise, there is less change. At this time, the over 65 age group is almost 10 percent of our total population, and the probabilities are that this percentage will stabilize itself at 10 percent. In its future projections, the U.S. Bureau of the Census forecasts a figure of 25 million of our over 65 population by 1985, and in the year 2000, this population will grow to over 28 million. In relation to other countries populationwise, our over 65 population will exceed the present total population of Argentina and Uruguay combined.

Senator WILLIAMS. That is total population?

Mr. HAMILTON. In the last statement, it would be better than the total population of the present-day countries of Argentina and Uruguay combined.

Senator WILLIAMS. That is significant. Just on the population projection here, you give this as a stability of 10 percent that is projected for a period, and then it starts upward.

MR. HAMILTON. It will increase, yes, Senator. The younger population group today gets into the older group.

I know you know Dr. Juanita M. Kreps. She is from Duke University. She predicts that by year 2021, from the economic point of view, we will have three alternatives, because of 55 million people who would be over 65. We would either have to put them through education, where everybody will attain a doctorate degree, or retire them at 39, or, the work year would have to be shortened to less than 26 weeks a year, and the balance of the year would be vacation time for the workers.

Senator WILLIAMS. Right through a lifetime?

MR. HAMILTON. So that very few would get into the working stream. They would become perpetual students like we have in South America, the professional students.

Senator WILLIAMS. She is one of our consultants to this Committee.

MR. HAMILTON. Yes.

Senator WILLIAMS. A magnificent woman.

MR. HAMILTON. Yes. If you think the problem is bad now, just wait until the 20th century passes, and we are dealing with figures that are twice as great as the figures we are employing now. When the present crop of the World War II babies and the preteenagers become 65 and over.

Senator WILLIAMS. Very interesting. Excuse me for the interruption.

MR. HAMILTON. The way the Middlesex County Office on Aging has broadened the support of the local municipal officials and governments has taken a variety of avenues.

Shortly after the establishment of the office, we sought to get senior citizen housing started in the communities where none existed.

#### A. MODEL ORDINANCE

The chairman of our Council on Aging, who is a practicing attorney, drew up a model ordinance which we made up and sent to 20 communities under the name of the chairman of our Subcommittee on Housing. In the meantime, at the meetings of the senior citizens clubs, we told them what we were doing and asked for their support in their local communities. So far, we have had 4 local governing bodies establish local housing authorities, and one community has gone ahead and contracted with a private agency for the building of a senior citizen housing unit. That unit was represented here this morning in the person of the representative of the UAW.

In the field of health, we have tried to have the local health department institute medical screening programs for our senior citizens.

In those communities where they do not have a certified health officer, we have, through the use of talks before local senior citizen groups, gotten the municipalities to sign a contract with the county health department.

Also, in order to help our county health department establish a medical screening program for our senior citizens, we applied for a grant from the New Jersey Division on Aging by submitting a proposal for the audiometric screening of senior citizens.

This program involves the use of a machine, an audiometer, which tests the hearing, and the use of a technician to work the machine, and travel, and other expenses involved.

In the first program, which was jointly sponsored by a general hospital, county health department and a municipal board of health, we found that hearing deficiencies were prevalent among all the seniors examined.

Many eye defects and teeth defects were also found. Twenty-nine cases of elevated blood sugar levels were revealed through the Dextrostix method of diabetes detection.

Venous specimens were then taken and nine proved to be true diabetics. One man had been walking around with a blood sugar level of 465—and 104–128 is normal.

From this pilot program, we determined that, in spite of the fact that practically all were under Medicare and residing in senior citizen housing, all were in need of followup medical care.

The deterrent factors in this case were limited income and lack of transportation which deprive them of receiving the necessary medical services.

Partly from the results of this pilot program and other programs, the county board of freeholders, through the staff and facilities of the county's Roosevelt Hospital, will now go into a pilot program of delivering some of these vitally needed medical services.

#### HEALTH MAINTENANCE

We intend to use the senior citizen housing units we have in the county as outpatient clinics and bring the services to our seniors through an outreach program and provide the medical services which have been unavailable to them for a number of reasons.

These are just a few of the ways we have tried to involve the municipal governments, and sometimes it takes just a gentle shove by someone from outside to get them started in the right direction.

Senator WILLIAMS. Say that again, that paragraph.

Mr. HAMILTON. Senator, I do not find too many bad politicians and generally—

Senator WILLIAMS. This is just a practical way of how to get things done?

Mr. HAMILTON. These are just a few of the measures used here, by one from outside the community, to get them started in the right direction.

Senator WILLIAMS. Now, is this an outside gentle shove to a community?

Mr. HAMILTON. I would think so, and if you take the bull by the horns and show them the model ordinance, and show them the virtue of housing, and they get it for nothing, it is really a gift from the Federal Government in most cases. In all the communities, all they have to do is put up the land, and I think when you explain this to most reasonable governing bodies, they really seize upon it. They usually have the good of their community at heart, and they usually go along.

We have not had any problems in our county anyway, along the lines of cooperation.

Senator WILLIAMS. I certainly understand you, and from what I know, I certainly agree with you, that that is very significant.

Someone starts something good, it works, and pass it from community to community to community, and let them discover it on their own.

Mr. HAMILTON. We have an attorney.

Senator WILLIAMS. Who is that?

Mr. HAMILTON. Joe Karcher.

To repeat, these are just a few of the ways we have tried to involve the municipal governments, and sometimes it takes just a gentle shove by someone from outside to get them started in the right direction.

I will cite just one incident from the private field because of the limited time available.

About a year ago, a dozen senior citizens came to our office and asked our help in starting a local senior citizens club.

There were already four or five clubs in the area, and I explained this to them, but they insisted they wanted their own.

So we helped them to set up the bylaws, and constitution, and in the election of their officers.

We were also successful in involving the local Catholic Church in granting the use of their hall for all their meetings and affairs without any charge.

The arrangement has worked out very well for both parties, the church has become deeply involved with the senior citizen club and the pastor has provided them with everything they need to run their meetings and affairs.

They now have a membership of 75 plus a waiting list of that number.

It has been our experience that most municipal governments and private organizations will support some type, or form, of senior citizen activity.

It is just a matter of trial and error by constantly proposing different programs and activities before you can finally get them to go along with a program they feel suitable for their particular needs.

The senior citizen clubs, themselves, through their organized activities in all fields related to the betterment of the life of the senior citizen, can be the greatest catalyst in the involvement of their local governing bodies and the private organizations in their immediate communities.

The political impact they have on any community, in most cases, will be determined by their ability to organize into strong groups and to work closely with each other in all fields.

I would strongly urge the setting up of a county council of senior citizen clubs and the affiliation with this county council by all the senior citizen clubs within that county.

Through organization there is strength, and through strength there is power.

In closing, I would like to cite that with people like Senator Harrison A. Williams, Jr., Mr. William Oriol, staff director of the Special Committee on Aging, and other interested groups from government and the private sector of life, that if we work together to remedy some of the social evils of today, to reject inequality which

sets us against each other, to give hope to those despairing, and to bring happiness to people who suffer because they have not the wherewithal to find their rightful happiness in life, we shall indeed fulfill the mandate of the Older Americans Act of 1965 by making this world a better place for all of our aging population.

Thank you, Senator.

(See appendix 1, p. 91 for additional information.)

Senator WILLIAMS. Thank you. We are very grateful indeed, and know full well of the work you are doing in Middlesex County.

One question to each of the witnesses: Would you give a brief rundown on the status of funding for your work with seniors?

### THE RSVP PROGRAM

Mr. HAMILTON. Senator, I wonder if I could just pick that up and say, although this is going beyond the average community, or the local level, that we have a program which has been passed by Congress, but which has not been funded, which is the RSVP, Retired Senior Volunteer Program.

I feel so bad about this. I made a trip to Washington and with the help of Mr. Oriol and a few others down there, I appeared before the Appropriations Committee but to no avail. RSVP was not funded, but I think people who are concerned with the use of volunteers and any program affecting our senior citizens should sit down and take a few minutes, and write some letters. Particularly in this day, when people are so hard pressed in this inflationary time, I know that we have some senior citizens who give up lunches. Actually they give up food to work in some of the nursing homes that we have in our area.

I think this is a shame. The country is so rich, and in a period of such affluence in society, these people have to walk a couple of miles if they are physically able, or give up lunches, because the place they are working in cannot see fit to provide them with a lunch.

I know there are so many people who would like to volunteer their services who are over 65. But it is just financially impossible for them to do it, and this is a program which is designed to aid all of the institutions who use volunteers in the betterment of the life of our aging population.

I think that somebody besides myself should take a pen in hand and write to their Congressmen and Senators, not to Senator Williams, because he is well aware, and see if we can get this bill pushed through Congress. It is vital to the hospitals, the nursing homes, and every other institution that deals with our elderly population.

I hope I have not deviated too much.

Senator WILLIAMS. That is what we are asking. As I understand this program, RSVP, the Retired Senior Volunteer Program, we have the program, but we need the funding, and the money would go to people who were volunteers to take care of their pocket expenses that they meet away from home. That is the idea.

Any other replies to the question of the status of funding for your work with the seniors?

Mrs. SALTER. I would like to add to that, it is that I do not know too much about the administration level at my job, but we know we are a contracting service through the division on aging.



We would love to have more people to be able to serve the people in the deprived area and living in poverty level, because those are the people we are mainly concerned about, and, as I said, at our last hearing I was with you, that most people that we have come across, the people are mainly concerned about their monthly rent, and the crust of bread, one of our panelists here made the point of finding someone in bed, or someone in the apartment deceased, and we have found many such problems.

### “\$300, \$400 A YEAR FOR PROPERTY TAX”

One of our senior citizens asked me if we were coming here, and I told her yes, that I was coming to visit you again. She said please ask the Senator to do one thing for me. Please try to do something about property taxes. She said, “My tax is so high, and my income is so limited. It is fixed, and I cannot pay \$300, \$400 a year for property tax, and when you talk to the Senator, please remind him that this is one thing we would like to see as homeowners, because this is our life’s work. It is all we own, this one piece of property, and this property tax that we have, when we were young, we spent our life paying for it, and now we have to take our social security benefit, which is limited to pay for the property taxes,” so when you are thinking, Senator, please think along those lines for our senior citizens, and also for those who are really in desperate need for assistance, such as public assistance along the line of not being embarrassed. When they go in to receive public assistance from our local level, it is something that should be designed for our senior citizens at age 65. We realize that they are 55 years and older too, but at 65, after you have lived those many years, and we have been grateful because a long life is one thing that is wonderful for most people. I would like to live that length of time myself, but to have to come up, and realize, coming from a migrant camp labor family, never had to pay maybe social security to amount to anything, and to receive any amount of income to come with, to have to go to public assistance, and then be told you are ineligible.

Those are the things that most of the senior citizens are looking forward to, changes at the local level, if it possibly can be done.

Senator WILLIAMS. Thank you.

Mrs. FRANKS. Westfield is one of the towns in the county, and I am serving as chairman of the board, and I represent the category of senior citizens in the whole county. I think that perhaps first this means that I am interested in housing, and in Westfield and in Cranford, and I think that we can get senior citizens together to use some of this power, and talk about some of the steps we did take in that township, to understand what it is that we need, get the facts, go to town meetings, and make people aware of what senior citizen housing is.

Senator WILLIAMS. I am with you. I agree. I do a little speaking around. I always try, talking at local levels, try to encourage local government to respond, not only as to responsibility, but it is also a great opportunity really.

Mrs. FRANKS. The public only hears what it has been geared to hear, and when you talk about senior citizens housing, to average people,

they think you are referring to low-income Federal housing, and we realize this is not the housing available in many towns in Union County.

Now, we moved from middle-income housing in Union Township, and for a couple of years we talked about it, and somebody said what happened to the low-income housing we were supposed to be doing. I said we never talked about low-income housing, and we never could get it.

In their minds this is Federal housing, and it is low-income housing, so you have to keep bringing this out, so people will understand what it is, and I will meet with any group in order that we can get some senior citizens organized for this.

Senator WILLIAMS. Thank you, Mary.

Mrs. JOHNSON. I agree wholeheartedly with everything that has been said here. I have not heard anything on health clinics, which I think is very, very important, and as I have come out, many times, in speaking in the city. By the use of hospital clinics—our hospitals in Jersey City—cover all areas of the city and would be able to take care of each section of the city.

We have one health clinic in the city, and that is in the housing authority, a senior project, and the doctor comes in, but he does not prescribe. He comes in and says, "Yes, you have high blood pressure, go see your doctor."

What good is it. This is not a health clinic as far as I am concerned. We want some place where they will be able to go and be prescribed to and treated. I was speaking about 2 weeks ago in the Social Workers Council that they have, and I brought this idea up to them, and they seemed to like it, that they said there was moneys being made available for hospital grants, and that this here could be worked out.

It could be worked out in any hospital in the city.

Senator WILLIAMS. Thank you.

Mr. BUDAY. For the sake of emphasis, funding is not going too well with the senior program we have down in Lakewood, but I think we will be able to overcome that mainly with the points I have brought out before, the senior power, but getting the seniors organized and interested enough to be able to do something for themselves to get out there is not easy. In Ocean County, 70,000 seniors, and that is 40 percent of the population approximately, 55 percent of the vote, and then you can go down further on that, out of the 55 percent of the vote, they vote two-thirds of the time over the one-third that the other population votes, so you are talking about possibly 60 to 70 percent of the vote at the different voting times.

Now, with this type power, they can go with a complete organization, which they have, and get things done, and they will get things done, I am sure of it, and we will overcome our problems in this way, I hope, and if not, I cannot see any alternative.

Senior power is the answer.

Thank you.

Senator WILLIAMS. I thank all of you. We are grateful to all that you have contributed here this afternoon.

We will turn now to the panel dealing with Model Cities program, and our speaker is Miss Constance Midkiff, executive director, Paterson Office on Aging. She will be followed by Mr. John R. Bell, director of Paterson Model Cities program.

So we will hear first from Miss Constance Midkiff.

**STATEMENT OF CONSTANCE MIDKIFF, EXECUTIVE DIRECTOR,  
PATERSON OFFICE ON AGING**

Miss MIDKIFF. Thank you, Senator.

Senator Williams, ladies and gentlemen, I am Constance Midkiff, coordinator of the Office on Aging, City of Paterson, N.J.

The history of Paterson's active interest in programs for older people covers a period of 10 years in which significant progress was made only at points where the mayor of the city involved himself in efforts to define and solve problems of aging.

In 1957 the Passaic County Community Council rallied a number of women's organizations to conduct a survey to determine numbers of 65 and over citizens in the city and to pinpoint areas of greatest need.

What they found was later termed "a profile of isolation" \* \* \* of older men and women shut up in furnished rooms, often hungry, often sick, lonely, and far removed from the mainstream of life.

With the findings of this survey in hand, members of the council conferred with the incumbent mayor who appointed what became known as the mayor's committee on aging.

An action program was in the making when the mayor died suddenly of a heart attack. For a period of 7 years, neither of his successors expressed any interest in the growing problems of older people except in housing.

Five senior citizen housing projects were completed by the housing authority during this period.

Meantime the 65 and over population increased from 14,000 to 18,000 with housing and health still at the top of a long list of unmet needs.

In 1966 Lawrence F. Kramer became a candidate for mayor. A lifetime resident of the city, he was aware of the needs of older people caught up in all the problems of an old urban community.

He promised that if elected he would devote himself to finding solutions not only for problems of older citizens but for the environment in which they exist. He was elected and when he arrived at city hall on January 2, 1967, members of the survey committee who had waited 10 years for action were waiting for him.

He was ready to go and one of his first official acts was to contact the State division on aging regarding funds.

With the cooperation of Mrs. Eone Harger, director of the division, the Paterson Office on Aging was funded as of February 1, 1967, under title III of the Older Americans Act.

I review this bit of Paterson history to emphasize what I believe to be the key to success in dealing with these problems first, is the personal involvement of the mayor and his cooperation in helping to achieve municipal and community support for the programs and services of the office on aging as needs developed; second, the determination and insistence of dedicated community groups that the needs of aging citizens must be met; and third, the willingness of individuals and community agencies to involve themselves in finding solutions.

For example, the Paterson YWCA opened its idle food service department, also funded under title III, to provide a nutrition program for senior citizens in the summer of 1967, and a year later expanded

this service to include a Meals-on-Wheels program for the ill and homebound aging.

Around the fellowship of food, a multipurpose center has developed at the YWCA during the daytime hours when children are in school and young people are at work.

The city health department provides health counseling; the Passaic-Bergen County Podiatry Society provides foot care; the Paterson section of the National Council of Jewish Women assumes responsibility for arranging programs of cultural, social, civic, and current interest.

Paterson State College professors volunteer their time for a number of courses at the center; the city's street commissioner cooperated in developing a survey on transportation as a result of the Senate hearing on transportation held by Senator Williams at the center on December 6, 1969.

Many other public and private agencies, service clubs, and individuals have become involved one way or another in finding solutions to problems of aging.

With the help of volunteer leadership the council on aging has now begun to reach out into other areas of the city.

The first decentralized program was opened in the Totowa section of the city last month using the facilities of a church which turned over its parish house to the program, again making use of a facility that otherwise would be idle during the daytime hours.

The YWCA, by its location, is in the model cities neighborhood and therefore actively involved in its program.

Plans currently are underway for a new outreach deep into the ghetto, where the needs of the aging still remain largely unmet.

Paterson's contract under title III as awarded through the State division on aging required the city to assume increasing financial responsibility over a 3-year period, and at the end of 3 years to assume full fiscal responsibility if the program had achieved its purpose.

This was done by ordinance in January 1970. Mayor Kramer is frank to say that this program is the most rewarding accomplishment of his administration and he is now in his second term.

Functions of the office on aging are simply stated as referral, coordination, and involvement of the community in problems of aging.

During the 3 years of the contract under title III, 45 public and private health, education, and welfare agencies were involved and cooperated meaningfully in the program.

These are listed in the project report of the council on aging which I will leave with the hearing committee.

We have attempted to meet needs as they arose with the results that I have enumerated.

Present goals involve continued expansion of programs and services now conducted by the council on aging at the YWCA into other areas of the city where there are large concentrations of older people and where transportation is difficult.

With the exception of the nutrition project sponsored by the YWCA and the podiatry clinic sponsored by the New Jersey Podiatry Society no further funding has been requested until now.

However, with the development of a multipurpose center the need for professional program leadership became urgent and the YWCA

has been encouraged to apply for funds under title III to keep this center going while the council on aging expands its efforts into other areas of need.

#### TEAMWORK WITH MODEL CITIES

The model cities staff and the office on aging have worked closely together on problems of older citizens in the area during the planning stages of model cities.

The office on aging has encouraged the YWCA, which is in the model cities area, to plan with model cities staff to the end that the nutrition program for the aging which has been successfully demonstrated may be continued under the auspices of model cities.

In conclusion, may I state that from the beginning of the Federal Government's interest in problem solving on the local level I have felt that more Federal funds should be available more easily through the State division on aging to the already established public and private agencies which have operated in the community for years, which know the people and their problems and which have been limited in their problem solving programs by lack of funds.

These agencies have the knowhow and in my opinion can do a job at low cost to the taxpayer.

Where municipalities and other governing bodies have successfully met their responsibilities under title III of the Older Americans Act, I would propose at least 50-50 sharing by the Federal Government of the cost of continuing the programs.

I feel that efforts of Federal agencies to solve problems at the local level should all be coordinated through the State division on aging in the interest of economy, efficiency and effectiveness.

Thank you very much, Senator.

Senator WILLIAMS. Thank you very much.

(See appendix 1, p. 101, for additional information.)

Our next speaker for the afternoon is Mr. John R. Bell, director of Paterson Model Cities program.

#### STATEMENT OF JOHN R. BELL, DIRECTOR OF PATERSON MODEL CITIES PROGRAM

Mr. BELL. I thank you for this opportunity to address you on behalf of the Paterson Model Cities program.

The Model Cities program has been charged with the task of improving the quality of life for urban citizens.

The Paterson Model Cities program does not take this responsibility lightly. We are particularly concerned about the role of the elderly in our program because we are convinced that its success depends upon our ability to serve our entire community, rich and poor, young and old, black and white.

Two basic principles have guided our activities regarding the elderly. First, we do not believe that the elderly are a separate part of our community.

They are a special part, requiring many special services, but they should not be placed in isolation and dealt with separate and apart from other Model Cities activities.

Acting on this belief, we have included the elderly in every facet of our Model Cities planning activities, there is no special senior citizens subcommittee, the elderly are represented on every planning level and their needs and concerns are woven into all of our planned activities.

Nine senior citizens were elected to our first Model Cities Advisory Council which had 40 members.

Today, because of their interest and enthusiasm, almost 25 percent of our council members could be called senior citizens.

The second principle acted upon by the Paterson Model Cities program is that while the elderly have problems, we do not consider them a problem.

We do not plan, therefore, to deal with the senior citizen problem. We plan instead to deal with the problems of senior citizens.

The subtle difference here is far from subtle in the minds of the aging.

We view our aging citizens as a potential resource, a reservoir of skills, talents, and experiences, that can be added to the process which can produce successful Model Cities programs.

I am certain that the problem the aging face in Paterson are not unlike the problems of every major American city. I am sure you have heard them all many times.

#### "OUR GREATEST CONCERNS"

I, therefore, intend only to highlight a few of our greatest concerns.

Economic insecurity is a major corner in our model neighborhood.

Forty percent of our model neighborhood residents are either below 18 or over 60.

Limited economic opportunities and fixed incomes combine to create an arthritic economic condition which cannot keep pace with the rapid rise in the cost of living. Social security payments and pension checks are pitiful weapons against poverty, hunger, and loneliness.

Our senior citizens are fast approaching the point where they will be forced to sacrifice their independence, their dignity, and their self-respect if provisions are not made soon to improve their ability to keep pace with the cost of living.

We are inclined toward a direct payment program geared to the cost of living.

I indicated earlier that the elderly have special problems. Unfortunately, we have not been very successful in the past in dealing with these special problems.

The elderly need services which are easily accessible, offered in an acceptable manner, and at minimal cost.

The response by many communities to the problems of the elderly have not always given adequate consideration to these requirements.

Far too often, facilities serving the aging are located in areas which are not easily accessible. Elderly people are still being housed in public housing facilities amidst hundreds of active, noisy children.

Some live on the upper floors of these stone and steel human filing cabinets where they become virtual prisoners when the elevators do not function.

Public transportation provides, at best, a highly questionable mode of travel to vital service areas.

In effect, we have done a lot of talking about the problem of the aged, unfortunately we have not accomplished much.

The Model cities program in Paterson has been extremely fortunate to have developed a strong working relationship with our local council on aging.

We have found this relationship to be essential to the proper involvement of the elderly in our program.

#### RECOMMENDATIONS

In closing, I would like to make the following recommendations to other Model Cities across the country.

1. That the elderly be involved in every facet of Model Cities activity from planning through implementation.

2. That special efforts be made to recognize the essential be integrated into all Model Cities programs.

3. That special attention be given to the problem of fixed income where the elderly are concerned.

4. That projects be undertaken which can reduce the cost of living for senior citizens, especially in the area of the cost of necessary medical care and medications.

5. That new tax formulas be established granting more substantial tax breaks to senior citizens, especially those who are property owners.

The future of our Nation rests upon our ability to improve the quality of life for all our citizens.

In this effort, there can be no generation gap. The task requires all our efforts. Those who have led and those who are now moving to lead this Nation need each other.

Thank you.

Senator WILLIAMS. Thank you, Mr. Bell. We will have a few minutes of discussion, and I have some questions

Let me understand: how far along in the model city program in Paterson, one of our major cities in the State?

Mr. BELL. The Paterson model cities program is what is called the second-round model cities program.

That is, the Office of Housing has two effective periods. The first one in early 1966 started 75 units in the model cities process.

The second one, in November of 1968, started another batch of 75 cities in the model cities process.

So Paterson is one of those second-round cities. We began model cities programing in January 1969. The first year of the model cities program is developed, it is the development of a comprehensive plan for the rehabilitation of the model neighborhood.

The second section of the community, we are now approaching the end of our first planning year, and we are beginning to put into practice some of the programs and projects we feel will be most respective to the problems we have uncovered in that year.

Senator WILLIAMS. You are out of planning and into action?

Mr. BELL. We will be into action as soon as HUD has reviewed our comprehensive plans.

Senator WILLIAMS. What are some of the specific elements of the plans, the planning for the needs of the elderly?

Mr. BELL. The planning or problem areas, first of all, transportation is a major problem.

Senator WILLIAMS. Is that part of your plan that has been submitted to HUD?

Mr. BELL. Transportation is part of our problem now, and in fact we are scheduled to go to Trenton next week to talk with the commissioner of transportation about a specific project that would relate to the specific problems.

Senator WILLIAMS. How are you doing there?

This might be useful in other areas.

Mr. BELL. A couple of things. We have provided first of all some transportation facilities ourselves, and we are building into our projects minibuses, which will be used to assist in the nutrition program.

We will have minibuses for some of the educational activities, and we are hoping the minibuses will become a part of the transportation system for senior citizens during the office hours.

Early in the morning, they will be used for youngsters, and the buses are not used again until the evening when the children are transported back to their homes. The hours during the day, when the buses lie idle, they could be put to use for the senior citizens so the model cities program's facilities will be made for their use, and we will also in connection, in talking with the Council on Aging, which will provide additional transportation facilities if the State goes along with it.

#### TRANSPORTATION NEEDS

Miss MIDKIFF. We have made a survey which shows that overwhelmingly the need for transportation is during the hours of 9 in the morning until 3 in the afternoon.

Mr. BELL. Senator, specifically to that transportation problem, we did our survey for the model neighborhood, and we found it takes up to 40 minutes to get to the nearest shopping area, and that is during the active peak hours of the day when public transportation is readily available.

During the evening hours, public transportation to many sections of the city of Paterson just does not operate. This presents the elderly with a problem of getting to medical services if they need it in the evening.

We have a private ambulance contract, which costs each citizen who wishes to use it \$15, and the \$15 must be available before the ambulance will pick up and take the person to the hospital, so if they call during the night, they have to have the \$15 by the telephone before they can get to the hospital.

There are problems in providing transportation in Paterson.

Miss MIDKIFF. We had a program on transportation at the center, and older people were talking with the street commissioner about their problems on transportation. If you go into one of the public parking garages in Paterson and park your car, and your bill is for 45 cents, and if you make a purchase at any of the downtown stores, you get 30 cents back, so your parking has cost you 15 cents. Somebody came up with the idea that older people who ride buses might be given a ticket and if they made a purchase, they would get 30 cents back, so that the trip would cost them 20 cents instead of 50 cents. The matter was brought to the attention of the executive director of the chamber of commerce, and he said he had been working on this



for years, and that the merchants want it for everybody, not just the elderly, but the union would not allow drivers to pass out the tickets.

This is the hangup.

Senator WILLIAMS. I do not see why.

Miss MIDKIFF. The bus drivers will not give out the tickets.

Senator WILLIAMS. Did you go to the bus drivers' union and talk to them?

Miss MIDKIFF. That is exactly where we are going next.

Senator WILLIAMS. It is very interesting.

Mr. BELL. Senator, to finish the matter on the key areas aside from transportation, probably one of the most critical areas is the tremendous need for medication to senior citizens. In using local pharmacies and drugstores, it seems that senior citizens are spending a disproportionate amount of their limited income on medicines, as you know, on the stage in life, when it is likely we will require a variety of medications for a variety of reasons, and we have found a great deal of the worry is about this problem, and you can organize programs in which you all can assist them to get medications and cut rates or reduce costs.

It is an extremely difficult problem for most of them.

Senator WILLIAMS. Have you found any ways to accomplish this?

Mr. BELL. Well, we have been in conversations with one of the major drug concerns in that area, and we have asked them about development of a special plan, where senior citizens could be given some card or notice, and be given at reduced cost, drugs, and we understand that they distribute hundreds of thousands of drug samples, and there may be some possibility of collecting portions of this and making it available to senior citizen groups.

One local organization has done just that. They have signed up the doctors in their area, and they have been able to stock up a pretty good group of medications, and they make those available to the people they serve at no cost.

I think some kind of project whereby senior citizens could be identified, and given a reduced charge on the costs of medications would be extremely helpful.

Mr. ORRILL. Mr. Bell, you mentioned a suggestion of a direct payment program under the Model Cities program. I did not understand that. Could you explain that?

Mr. BELL. We suggested to HUD that in many instances our problem is an economical problem.

The people whom you are dealing with do not have the money to pay for it. This is especially true in the instance of many of our senior citizens. What we had suggested was that a simple process of payments could be worked out as a Model Cities program experiment, where we would allocate a number of dollars a year, because we feel the present income available to senior citizens comes no where near meeting the basic needs, and we felt the Model Cities program might prove the validity of that kind of program.

Senator WILLIAMS. Thank you very much.

Our next panel will be with long-term care. Our speakers will be the Reverend Howard W. Washburn, executive director, Methodist Homes of New Jersey; Dr. Solomon Geld, director, Daughters of Miriam Home and Infirmary for the Aged; Mr. Eugene Friedman,

F.A.C.N.H.A., president of the New Jersey State Nursing Home Association; and the Reverend Monsignor Theodore A. Opdenaker, executive director, Catholic Welfare Bureau, Diocese of Trenton.

So we will start with the Reverend Washburn.

Reverend WASHBURN. Senator, it has been a privilege to be host to the hearing to this point. Two of my colleagues are under tremendous pressures, and I wonder if we might not turn to them first. Dr. Geld.

Senator WILLIAMS. Go ahead, Dr. Geld.

#### STATEMENT OF DR. SOLOMON GELD, DIRECTOR, DAUGHTERS OF MIRIAM HOME AND INFIRMARY FOR THE AGED

Dr. GELD. Thank you, Senator.

What is the difference between person and patient?

Of course, all aged patients are persons and all aged persons are sometimes patients.

There is, however, a functional difference between them in relation to the length, character, and intensity of a pathology and the restorative potential.

There is also a difference between person and patient in the dimension of living, in life's cycle and life's satisfaction.

The question about a patient and his needs versus a person and his needs is one of changing focus.

The rights and obligations of a person stand in reverse proportion to the intensity of a struggle for physical survival.

The more dangerously ill a person is, the more attention he requires as a patient, during which time his needs as a person are held in abeyance.

Nobody asks a patient on the operating table about his food preferences.

On the other hand, with the passing of danger and assurance of survival, a gradual shift of emphasis occurs. The medical needs which, during the period of acute illness were in the focus, move to the periphery.

Personal and social needs, which were in the periphery during the acute illness stage, move to the center.

Every occupant of a health-care facility is, strictly speaking, a patient for a short time and a recuperating person with growing personal and social needs for a longer time. This is so in any age group, but especially in the higher age brackets where a posthospital situation of the discharged patient calls for an increased amount of social and personal care in proportion to his advancing age, disability and impaired psychological health equilibrium.

Having defined the changed functional relationship between patient and person, we have also spelled the functional difference between a hospital and a nursing home and the rationale for the latter.

Nursing homes, proprietary and nonprofit alike, came into being at least partly, in response to a quest for meeting the vital personal, social, and medical needs of an individual who could not or would not have these needs met in his own home.

Why this is so is another story. Whether it should be so is still another story.

One thing is sure. Instead of projecting a world of saints we should understand that placing an aged person in a nursing home is not the worst of the sins of western civilization.

I emphasize: the recuperating person, depending on his functional deficit, has personal and social needs. Meeting these needs is an integral part of the therapeutic process and of restoration of personal and social function.

It is not a superfluous appendix.

At this point, permit me to introduce a synonym of personal needs, one which is very much in use; namely, ADL—activities of daily living.

These range from getting into and out of bed, grooming, bathing, dressing, eating, various degrees of walking, and so forth, toward more advanced activities such as reading, writing, communicating, participating and being motivated for purposeful living.

Think of these and similar ADL's and think at the same time of the population of the majority of good nursing homes, and you will realize that the bulk of their direct services to the individuals within their walls revolve around the above-named functions.

They constitute, as a rule, an individual's greatest need and hope at the point of intake into a nursing home.

The improvement of a person's ADL capacity, not the skilled nursing and medical services, is the part of the nursing home's program that consumes the bulk of service time.

#### SOCIAL, AS WELL AS MEDICAL, NEEDS

This is why good nursing homes are multicare facilities, geared to the different functional capacities of the clientele with much space, staff and time allotment for promoting ADL and much less time, space, and personnel for medical service and skilled nursing.

Good nursing homes aim to prepare some of their clients for return to their own social setting whenever possible. When that is not possible we must try to create an environment within the nursing home that will approximate the former home environment of the client.

What do we mean by social needs?

The Bible teaches us that it was not good for Adam to be alone.

The modern existentialist philosopher, Heidegger, said that "to be" means to be here and now (Dasein). It also means to be with (Mitsein).

Both quotations represent an insight that the term "human being" is an abstraction, that in reality we know Mr. Jones and Mrs. Smith and their particular environments.

By way of comparison, we may say that while we isolate individual words in a dictionary, a live language is characterized by a relationship of words.

A mere string of words is gibberish, not language.

The mere presence of many unrelated individuals in physical proximity is not society.

What syntax is to language, social interaction is to society. It is in social relationship, beginning with the family members and growing with the development of individual capabilities, that the person finds his social fulfillment, irrespective of whether this relationship un-

folds through the actual physical presence of others or whether it exists in the person's mind.

Therein lies the difference between the loneliness which we know can occur in a crowd, and solitude, which can embrace thousands in a meaningful, imaginary relationship in a mind's eye.

The fundamental social unit is the family. The family is the primary answer to a person's social needs. Where that primary answer is not possible because the person has no family, or where the family deviated seriously from the norm of wholesome and beneficial relationship, or the condition of the person would adversely affect that norm, we create social substitutes.

In terms of social needs, the institution for the chronically ill is that social substitute.

Its social task, therefore, is to utilize, as much as is feasible and desirable the existing symbiosis of the person with his family and/or friends and, over and above that, to transform a crowd of people living in an institutional setting next to each other into a community of people living with each other.

#### THE MEANING OF COMMUNITY

Community means that its members have something in common or create something in common.

The more common denominators, the more cohesive is the community. That such a community can have a therapeutic effect has been amply demonstrated by Maxwell Jones who created this kind of a community to deal with World War II veterans suffering from industrial neurosis.

The therapeutic community in a nursing home of which a person becomes either temporarily or permanently a member, is a structure in which sizable personal and social needs interlock with peripheral medical and nursing needs.

This principle governs long-term hospitals, skilled nursing care facilities, extended care facilities, intermediate care facilities, in short, all post-acute hospital congregate, social and health-care settings.

Therefore, in all of them we must learn to strike a balance between care and self-care, to divide the time in consideration of a person's need to be alone and to be with others; to establish a harmony between freedom and authority, between reliable dependence and opportunity for independence; to balance the distribution of space in consideration of the old person's perception of space, private, semiprivate, public with an opportunity for both privacy and socialization with small and large groups.

In my written testimony, I have elaborated on the shortcomings of Medicare in the light of this philosophy, which I assure you is the fundamental stance of all sheltered, social and health-care facilities under philanthropic auspices.

I know this to be so because I am closely identified with such auspices, being a charter member of the American Association of Homes for the Aging, the past president of both the New Jersey Association of Homes for the Aged and the National Association of Jewish Homes for the Aged.

These shortcomings apply equally to Medicaid situations, the standards of which are close to those of Medicare, and to a lesser degree, even to the intermediate care establishments.

We just cannot square the philosophy, the tradition and moral mandate of continuity of care of the total person and meeting his fluctuating needs with growing fragmentation of care and fragmentation of reimbursement.

Both fragmentations are, regrettably, imitations of the hospital establishment and its patient orientation. They don't take into account the distinction between a short-term hospital and a long-term post-hospital setting.

Whereas in a short-term hospital the patient, as a rule, comes in for a specific diagnosis and therapy in a specific department (he certainly does not need pediatrics or maternity), in a long-term setting the same aged person moves from a status of ECF case, skilled nursing case, ICF case and shades of in-between, and this happens in frequent intervals which one can never chart in advance with any degree of accuracy.

Nothing but a multiple-function post-hospital congregate social and health-care facility with established range of services geared to the needs of the aged person who is sometimes a patient (having a range of health deficits from subtotal sufficiency to total dependency), nothing but an overall reimbursement cost based on the accounting of total expenditures for all, each according to his needs, will do justice to our concept of the dignity of the aged person and how to maintain it.

#### DANGER, AND COST, OF FRAGMENTATION

I am equally convinced that Government will save money by doing away with fragmentation of care and fragmentation of reimbursement.

The aged would get better service at less cost.

I realize that the present structure cannot be changed in short order, but I am suggesting that what I have formulated deserves serious experimentation.

Since philanthropic long-term health-care facilities, under civic and church sponsorship represent only 8 percent, I am told, of the country's total nursing bed capacity, and of these 8 percent only some are multiple-function health-care centers, they lend themselves ideally to such experimentation without disturbing the present structure for the great majority of nursing beds.

Our traditional concern with and performance for the aged, our lack of profit motivation, our personal and material participation in public welfare, makes our moral stance and interest equal to that of Government.

In the light of what I have said and written to you, we can assess a measure of progress and failure of the country's concern and action with and for those aged whose functional status fluctuates between patient and person. This I believe:

With Medicare and Medicaid, we reduce the dimension of physical suffering. We have not increased the dimension of living and we have a long way to go.

Government and society pay much more attention to the aged patient than to the aged person. Rejection of an elder is compatible even with good medical care. It is incompatible with appreciation of dignity of the aged person.

### THE "YEARNED-FOR FULFILLMENT"

We have mitigated the punishment of old age; we have yet to increase its rewards. We have relieved the precipitous decline, the bitter fate of the aged patient sometimes a doubtful favor; we have not enhanced the yearned-for fulfillment of the aged person.

Whether there is hope in this direction will depend upon the moral stance of society and its priority decision in relation to the aged.

Such a stance was expressed by the famous Rabbi A. J. Heschel at the first White House Conference on the Aged in 1961 when he reminded the audience that according to the Talmud, one is permitted to pawn the holy scrolls of the Biblical Scriptures for the sake of the old person.

Senator WILLIAMS. Dr. Geld, we are running into the later planning period for the next White House Conference—

Dr. GELD. Yes, sir.

Senator WILLIAMS. And you are a part of that?

Dr. GELD. I hope to be. I have not been asked as yet. At the last White House Conference, I was not involved on the State planning level but I represent two national organizations. I did not represent the State, but I participated in the Conference, and particularly on the panels of long-term Medicare as delegate of these two organizations.

Senator WILLIAMS. I hope you are a part of it, and I am certainly grateful that you have been a part of our hearing here today.

Dr. GELD. I am very happy to be here, and to be a part of this fine hearing. I thank you very much.

Senator WILLIAMS. Thank you very much.

Our next speaker will be Mr. Eugene Friedman, president of the New Jersey State Nursing Home Association.

#### STATEMENT OF EUGENE FRIEDMAN, PRESIDENT OF THE NEW JERSEY STATE NURSING HOME ASSOCIATION

Mr. FRIEDMAN. I thank you, Senator Williams. This is the second time I have had the pleasure of speaking before this group in these hearings.

I can say that a great deal of emphasis today was put on the non-profit institution.

Although as president of the Nursing Home Association, I represent both nonprofit and proprietary. I have no intention of defending the cause of one over the other.

For in the defense of proprietary, one must mention the word "profit" or "return on investment."

Unfortunately of late these have become dirty words in a country whose greatness has a direct relationship with them.

I do not intend to use dirty words, so I am going to answer Senator Williams' question that he asked this morning in his opening address.

He said, "We should look at the grassroots level and get the true picture."

What really has been the effectiveness of a given program? How has the program been of benefit, not only to the individual at whose well-being it was aimed, but to the entire community?

To answer this I must in all clear conscience say that Medicare (title 18, pt. A) has turned out to be a big failure.

This was the most ambitious piece of social legislation our country has ever undertaken, and we are letting it die.

Why are the nursing homes or as the Government calls them, extended care facilities dropping out of the program all over the country?

Now our neighbors, New York State nursing home, are refusing Medicare admissions.

I will not attempt to take the time of this hearing to list all the inequities of the program. I must, however, speak of one that has hurt the public, the community, and the nursing home.

I use the words "nursing home" instead of "extended care facility" only because I feel most of us are more familiar with it.

#### RETROACTIVE DENIAL OF MEDICARE ECF

The gremlin or cancer that is eating away the foundation of the Medicare program is called retroactive denial or cutoff from day of admission.

I will explain how this is costing the Government hundreds of millions of dollars.

Costing the public both in money and health and is helping to take participating nursing homes out of the program.

Something must be wrong. Take Ocean County where I live. We have about 54,000 senior citizens over 65. Yesterday, the total Medicare census in nursing homes was 40. We have three hospitals in the county. Call them, ask them for a bed in the hall, not a room.

Now, I will explain why this is happening. In order for you to get a clear picture of what the impact of these retroactive denials are, I will give you a typical situation of what has been happening all over the country.

A physician transfers his patient from the hospital to the nursing home as soon as he feels the acute stage of illness is over.

He tells the family that the patient no longer needs the hospital but will get the required service at the nursing home.

The patient is admitted on the certification of the doctor. At this point usually an RN in the nursing facility makes out a form called a checkoff list on which she checks off various conditions from the patient's chart. This goes to the fiscal intermediary who, in this State, is usually either Blue Cross or Prudential.

Someone—I say someone, because we are told it is either a clerk, a nurse, or a doctor—makes a decision on whether the Government will cover this case or not.

Up until recently, we were told the patient would have to meet a certain medical criteria.

Now, that has changed so that the patient must meet an insurance criteria.

In an increasing and alarming rate, many, I venture to say, too many are being refused benefits.

The call comes through that the patient is being denied benefits retroactive from the day of admission. This call usually comes about 10 days after admission.

Now, the facility turns to the family and asks for payment. After all the nurses, the suppliers, the bank, and so forth, are not interested that the Government refused to pay for the patient.

To this point we have hurt the patient both in health and in pocket. The nursing facility has been placed in the role of the villain because they must insist on payment from the family.

Now, the family turns their wrath on the doctor. After all, wasn't it he who said to move the patient?

As long as the patient was in the hospital, Medicare paid the bill. The doctor now, after being "dressed down" by the family, begins to wonder. By moving the patient to the nursing home, he was going to save the Government money.

We all know that hospital care costs more than double that of nursing home care. In doing this, he takes on much paperwork, which he hates, and now he finds that his medical decisions are being challenged.

### THE "AMBULANCE CURE"

He has taken abuse from an irate family. All this because of miraculous ambulance cure.

That is, while the patient is in the hospital they are sick enough to be covered. The moment they are transferred to a nursing home, they are no longer sick enough to receive the benefits.

Now, the physician has become reluctant to transfer his patients. Now, they stay longer in the hospitals and so cost the Government additional millions of dollars. This retroactive denial of benefits must be corrected. It is helping to destroy the Medicare program.

If SSA will only listen and they will if you, the public, ask them to.

Thank you, Senator Williams.

Senator WILLIAMS. What are the basic reasons for denial?

Mr. FRIEDMAN. It is whoever made the decision by this checkoff list, and if this patient does not meet the insurance criteria of what is covered by an extended care facility; in other words, the pendulum has swung so far to the other side, that we feel—and I say this on behalf of the people we serve—that almost one-third of the admissions being made to extended care facilities today are being denied benefits.

It is like Senator Morse said. He said that, "Every time an administrator takes a Medicare patient into his facility, he is putting a quarter into a slot machine. He never knows if it is going to pay off." This is a quote from Senator Morse.

Senator WILLIAMS. What is on this checklist?

Mr. FRIEDMAN. In their estimation, they claim the patient does not need extended or continuous skilled care of the nursing home.

Now, this criteria of what they call custodial care, I do not think there is a lawyer in the world who will try to decipher what they came out with.

There is no one that has ever tried to decipher their definition of custodial care, and in many, many cases, we find patients that come in with bed sores, who need skilled care on a continuing basis, and they are denied the benefits, because they say that this patient can conceivably be taken care of at home.



I am not going into any social aspects, because there are many times the family will tell you they are not equipped physically or mentally to take care of the patient at home.

They just cannot do it. I am not talking about situations like that, but situations where the gray area is involved.

In other words, they can call them out at home plate, and invariably, in 90 percent of the cases, he is called out at home plate, and I cannot see where we are dealing with luxury items.

We are dealing with lives, where if the area of doubt exists, why the benefit of doubts is not given to the patient.

Senator WILLIAMS. Do HEW regulations spell out coverage where nursing home care is necessary, the custodial care is not covered; is that right?

Mr. FRIEDMAN. That is right.

Senator WILLIAMS. Are the regulations pretty concise on this, or is it subject to a lot of interpretation?

Mr. FRIEDMAN. That is it. If anyone, and I challenge anyone to read the interpretations, and if they can draw a black and white line and say that is the way they interpret it, then they will win the biggest medal in this country that they can give.

We have spoken to many legal experts, and they say it is not anything but double talk, and it just does not make sense, and they have not been able to live by it, and we find that the medical profession today is rejecting the whole idea of extended care, because of the fact they are placed in this uncomfortable position.

Senator WILLIAMS. They are not arguing with the concept of extended care. They are concerned with and only the financial aspects of whose house is going to pay for it?

Mr. FRIEDMAN. You are talking about the physician?

#### ECF VERSUS HOSPITAL COSTS

Senator WILLIAMS. No. He knows his patient cannot pay for that extended care, and he feels they need it, and it is for the good and the welfare for his patient. If he cannot do it, then the next alternative is to keep him in the hospital as long as possible; is that correct?

Mr. FRIEDMAN. That is correct. This costs the Government three times as much, and the proof of it is about 14 months ago, at a liaison meeting with the local director for the Social Security Administration, and New Jersey falls under his jurisdiction, this gentleman agreed to listen to a plan that we had submitted to him, that would completely eliminate this retroactive denial business. I am very happy to say he has gotten permission from Baltimore to establish a pilot program to see whether this will really work, and if it will, I hope, and I think they intend to implement it all over the country, but it has been moving so slow, that we need the assistance of people like yourself to push it along.

The proposal in essence is we want the certification of a patient's eligibility to be set at the hospital level, so that when they arrive at the nursing facility, they are covered, and there is no danger of a retroactive denial, so that they would be obligated to pay any funds.

Senator WILLIAMS. They are advocates of a program of comprehensive national health insurance, and I gather, if they are, that would be total coverage of people without regard to money, but it would be to that level of care that is needed, is that correct?

Mr. FRIEDMAN. Yes.

Senator WILLIAMS. Now, this would seem to be an argument in favor of a national health insurance.

Mr. FRIEDMAN. Well, let me say that I am not qualified to make recommendations on that yet.

Now, I would like to say further that there are eight or 10 States that have been threatening to go out of the program. They cannot live with it as it is. I do not think it is as much for selfish reasons as it is a fraud upon the public of this country. They have been promised one thing, and they are not getting it.

When you can take a county with 54,000 people, and you can tell me only 40 are under an extended care program at this point, it just does not make sense.

Senator WILLIAMS. Thank you very much.

We will now hear from the Reverend Monsignor Theodore A. Opdenaker, executive director of the Catholic Welfare Bureau of the diocese of Trenton.

**STATEMENT OF REV. MSGR. THEODORE A. OPDENAKER, EXECUTIVE DIRECTOR OF THE CATHOLIC WELFARE BUREAU OF THE DIOCESE OF TRENTON, N.J.**

Reverend OPDENAKER. Senator Williams, I am certainly grateful for you to permit me to testify before your committee. I am also grateful to your colleagues.

Ladies and gentlemen, long term care in the health care field is one of its major problems. Such service has unfortunately been stigmatized in the public mind as inferior and usually provided in facilities both isolated and inadequate.

The aphorism out of sight, out of mind could well be applied to the typical long term care patient, whose condition is not self-limiting in course, but chronic in nature.

Traditionally, facilities for such service have represented small and uneconomic operations.

Although patients needing long term care have come from all age groups whose situations are irreversible in nature, the elderly have predominated.

The emergence of the general principle that health care is a right, and the public acceptance of this principle has had profound results on the financial operations of long term facilities.

The enactment of Medicare in 1965, probably the most significant event affecting long term care facilities during the 1960's, did much to bring about resulting difficulties.

The impact of this Federal legislation was quick and strong. It went into effect on July 1, 1965, known as the year of Public Law 89-97, and by the middle of November, long term care facilities were in short supply.

The implementation of the law placed many facilities, which could not immediately satisfy the regulating requirements, especially the

architectural regulations, out of reach for those who needed or expected long term care assistance.

That was just the beginning. In the next few years, the effect of Medicare was felt in many different areas, especially in the length of long term stay for those who could be rehabilitated, given the proper services and restorative possibilities and opportunity within the facility; a sharp rise in costs.

The regulatory requirements and their implementation did not keep pace with the ratio between supply and the competitive demands for professionals.

Rising costs were not always met by third party payments. Long term care administrators soon learned that it is not enough to formulate a social doctrine.

It must be translated into a practical reality for all parties concerned. Such doctrine can be made incarnate only by public and governmental cooperation and involvement.

Medicaid was looked upon as another breakthrough. With its enactment, a powerful new influx of operating finance was expected to be introduced into the health care field, but since its inauguration there have developed serious gaps and problems in its implementation.

One valid result, in the debate and discussions that preceded the legislation, was to focus wide public attention on the issue of health care for the elderly and concurrently upon the deficiencies in long term care itself.

While in 1970, the States need pay for only a minimum list of services to begin with, the law intends by 1975 to provide comprehensive services for all needy Americans.

This certainly includes the medical indigent. The problem will develop that there will be an increase in those expecting long term care and few facilities available to meet the needs or the requirements.

It is not only a question of capital funds, but also maintenance funds and operational costs.

Church groups have too many complicated financial demands and pressures to fund or keep funding community health care projects.

The result will be in the 1970's a long term care system which will provide limited and crisis care only. Care will be provided to fit the policy and not the total needs of people.

Health care as a right gave birth to the development of the overwhelming emergency of health care as a system.

The public will no longer tolerate the encapsulated institution. It no longer permits long term care and its services to be given in isolation. This results in increased attention to long range planning, affiliations and shared services, organizational planning, and the coordinating operations of health care facilities.

#### INTERDEPENDENCE OF FACILITIES

Today's health needs can only be met with more interdependence of facilities.

The barriers must come down for more cooperative effort. The problem of who will assume the overall coordinating and financial responsibility must be overcome. The one thing we can be sure of is that the day of the nonsystem is over.

There is growing realization that the health care system of this country needs a major reorganization and that the next 2 or 3 years are destined to be pivotal, saddle-point years for all providers of health services, who are now faced with the necessity of concerning themselves with the health care delivery system, and with the accessibility and availability of health care services to all individuals.

This is imperative to recognize if long term care facilities are to meet the needs of people.

The voluntary long term facility has serious problems attendant to operating and financing, and these have been multiple and vexing.

Payment plans and, in particular, prepayment plans have offered either no benefits at all, or only very limited ones.

For the most part, payment has come from the individual's or his family's resources or from government, through categorical welfare payments.

The latter have often been all too permissive and minimal. A key issue for the long term care delivery system is the relationship between facilities and the government.

There must be more cooperation on the part of government. Some of the rules must be changed. It is not fitting that the government make commitments to the public that providers of long term care are then forced to meet, and then bear the burden of blame and guilt, when the government finds it difficult to pay its promissory notes.

Government must clearly understand that voluntary long term care facilities have an obligation to their nongovernmental patients for a fair pricing system and an obligation to their boards and the community to insure the facility's solvency.

The providers of long term care must make their commitments; to meet the needs of the community; to work together, rather than separately; to subordinate their own private interests to the interests of the people they serve, rather than concerning themselves with their own salvation; a commitment to cost containment, with all that such an approach entails.

Most voluntary long term care facilities are exempt from Federal income tax under section 501(c)(3) of the 1954 Internal Revenue Code, the exemption being based primarily on the charitable nature of the institution.

The code has four specific requirements: Nonprofit organizations; operating for the benefit of those who cannot pay; no benefits insuring to private individuals or shareholders; and no restrictions on use by physicians.

Generally over the years, service to the public is the criterion that determines the exemption, and although not specifically stated, a general test of this charity relates to a more or less than 5-percent figure.

With the profound changes in health care financing, the test of free care per se is gradually disappearing.

Inconsistent policies pose the greatest dilemma as illustrated by IRS being forced to look the other way in the case of high-earning health care professionals in long term care, at least partially by Medicare's sanction of such arrangements, while the area of racial discrimination, where Medicare has tried to take a firm position, IRS has not chosen to act.

The feeling has developed that tax exemption should be based on the institution's function as a health care enterprise.

## "A NATIONAL HEALTH CARE POLICY"

What is needed is a clear statement by Congress of a national health care policy to provide a viable yardstick against which tax policies, as well as many other policies could be tested.

There is a need for a single, audited reporting form for cost and service data that will meet the needs of all health care facilities, planning agencies, and federated and philanthropic organizations.

Financial reporting requirements, allocation of costs, the plus factor incentives and the disciplines imposed by all these are making a telling effect on management.

However, there is considerable evidence that the basic problem is the separation of the de facto authority over costs held by the medical staff from the legal responsibility for such costs held by the governing board and management.

Until we come to grips with this problem, little real progress in any way of cost controls can be anticipated.

Since the prognosis of long term care patients is unhappy, not only may their illness be long, and residual handicap be their lot, but progressive deterioration of their condition faces many; a real need arises for a real workable guardianship and protective service plan, which adequately blends legal and professional authority under a supervised responsibility for the best interest of the patient unable to manage for himself or where there are no responsible relatives or interested friends.

While the basic law of guardianship of New Jersey is relatively satisfactory, the operation of the law may not be because of a lack of understanding of the roles of the various persons concerned in the proceedings and inadequacy of lines of communication between them.

There is also a lack of social services allocated to the courts to assist the courts and guardians to carry out the goals of this type of plan, a lack of provision for someone to act as guardian for individuals who do not have relatives or friends able and willing to act for them and whose assets are not large enough to pay a disinterested person on a percentage basis to do the work which the law requires, and to do it with sensitivity, skill and knowledgeableness.

Here, perhaps, is a place for a retired person to function under supervision for a reasonable financial grant. Funds should be made available from Government for this purpose.

Protective services should include, for those unable to care for themselves, the moral and religious support for the use or delimitation of those medical support systems that are considered extraordinary and merely aimed at keeping a patient, who has clinically died, biologically alive.

This type of service on the part of the clergy, as well as valid religious counseling service, is needed to maintain a long term patient in a proper frame of mind or prepare him for acceptance of his plight, so he can accept his chronicity, and, perhaps, imminent death.

This service on the part of the clergy should be reimbursable by law. It should be considered as part of restorative care.

Consistent with our democratic society is the philosophy that Government builds on and encourages voluntary initiative. In this way, the State allows different energies and philosophies of health care to be expressed.

## CHURCHES : SOURCE OF SOCIAL ENERGY

The churches are an untapped source of social energy. They are springs of voluntarism. They are deep reservoirs of concern, empathy and human motivation. For the State to fail to tap these springs is negligence; or the churches to seal off these springs is irresponsibility. The churches' concern for long term care patients is not that a church may profit, but that the pressures on an overtaxed society may be relieved in an enriching and helpful way by the true expressions of religious charity and involvement.

Senator WILLIAMS. Thank you very much, Monsignor, and it seems to me along the lines of your conclusion, your last statements, I do not believe there is any mistake that so many of our nursing homes, long term care facilities are organized, run, created by religious orders. Very good. Thank you.

Reverend OPDENAKER. There is no relationship, you see, there is no expression in the health care system for the dedicated services.

What we are running up against consistently in the eight counties that that I am responsible for, is services mandated and supervised by Government, and then an arbitrary payment plan, so one gets the idea you can deliver this for a number of dollars, and you can no longer do that because of the needed professionals, so there has to be a balance between what the Government expects and mandates, and our ability financially to meet the rules and regulations that are expressed in the law.

Senator WILLIAMS. Thank you very much.

Our next speaker is the Reverend Howard W. Washburn, executive director, Methodist Homes of New Jersey.

### STATEMENT OF REV. HOWARD W. WASHBURN, EXECUTIVE DIRECTOR, METHODIST HOMES OF NEW JERSEY

Reverend WASHBURN. Thank you very much, Senator Williams.

Ladies and gentlemen, I am Howard W. Washburn, executive director, Methodist Homes of New Jersey.

I also have the privilege of participation in both the American Association of Homes for the Aging and the New Jersey Association of Homes for the Aging, both of which are voluntary associations of non-profit organizations and agencies serving the needs and concerns of older persons.

The agency for which I work, and the member agencies of the two voluntary associations I have mentioned are those commonly referred to as homes for the aging.

A home for the aging is a social and long term care facility whose primary objective is to provide a comprehensive program of care for older persons ranging from residential living arrangement to that of a complex health care facility.

We are, therefore, concerned with the entire spectrum of care and multiplicity services needed by older persons in our society.

When we speak of long term care, then, we are not referring to a program that is solely for those persons already in need of medically oriented programs of care.

We are concerned and speak of the continuity of care of persons at their point of need through the long years of later life.

Long term care should not begin at the point of illness or physical incapacity.

Long term care should not refer to that situation in life characterized by medical institutionalism, or chronic illness.

A long term care facility should not be defined in terms of medical services alone.

Long term care should refer to persons and their need for continuing relationships with responsible service agencies and trained and skillful persons whose activities and goals are directed to meeting the crises situations that arise for older persons.

A long-term care facility should be defined in terms of the complex of living arrangements and programs of services that enables the older person to live at his highest level of capability at any given moment of life and to do so within an identifiable pattern and continuing secure human relationships.

#### A PLETHORA OF FRAGMENTED PROGRAMS

What we are dealing with now in this Nation are a multiplicity of narrowly defined, segmented programs, uncoordinated, and mostly unrelated to the continuity of needs in the lives of older persons.

Rather than assisting the older person to live with a meaningful and identifiable life pattern as a whole man, the current pattern of disjointed programs tends to dismember his humanity so that he becomes the depersonalized object of a particular, peculiar program one day, and that of another tomorrow.

Dr. Solomon Geld will treat in his usual eloquent fashion the concern we of the not-for-profit field have for the fragmentation of care being fostered by current medically oriented programs upon the older person living in health care facilities.

My concern is directed to the fragmentation of programs themselves that are at the root of fragmentation of personal care.

For instance, I call your attention to the pattern of panels that form the agenda for this hearing.

Four distinct and separate groups are clearly discernible. Yet, there are many of us, who from long experience of working with and for older persons believe these are not like the east and west in which the twain shall never meet.

Rather, we believe that for a large segment of our older persons, for reasons of life patterns, social need, and economic feasibility, it should be possible for a single sponsoring agency to provide a program of continuity of care to include all of these.

Have you any concept of how difficult this would be under current legislative programs?

How many separate and individual Government agencies would that single sponsor have to satisfy?

On the basis of regional office location alone, a serious handicap is encountered.

Can you visualize the problem of separating mortgages if three separate Government agencies were involved in providing capital funds for construction of a campus complex?

How does one go about coordinating a program that involves two divisions of HUD and one division of HEW?

Particularly does this become difficult when, either by legislative design, or administrative interpretation the one program is so formulated to carefully exclude the other.

Quickly I would state that I don't believe every facility in the Nation should be a multipurpose agency serving the full continuity of care.

I do believe there is a need for the free standing apartment complex.

Further, I believe in wise community planning and community accountability so that duplication of services and overbuilding can be avoided.

I believe where a sufficiently staffed and full service community center for older persons exists, it is not necessary to create another to serve a special group. However, I do strongly believe that just as each of these programs of service should be possible as free standing and autonomous, it should be possible to develop a campus complex that includes all of them.

However, to do so under the current pattern of division of responsibility in present Government programs is discouragingly difficult.

I strongly urge this committee to consider quite fully the possibility for fuller and more effective coordination of all programs that are meant to serve the aging persons of this Nation.

#### "DIVISIVENESS" OF PROGRAMS

The diversity of programs that exist is commendable. The divisiveness of these programs as administered is abominable.

In any program of long-term care, one does meet with the problems of proper and adequate health care. It is at this point we see further complications of fragmentation of care and disjointed programs that make good care difficult.

Different departments of government, different standards for certification, different programs of reimbursement, distinct and separate staffs and facilities, yet often the same older person in need being affected by diverse rulings and regulations, is more the rule than the exception.

The building in which we are meeting has been visited by three different inspection teams in the past 3 months. We are supportive of a program of enforcement of high standards.

We are glad to cooperate with governmental agencies and their representatives. However, we believe their time and skills are valuable, as are ours.

To duplicate services, to duplicate materials and forms, to duplicate hours of time of highly trained, skilled personnel is not only economically wasteful, but administratively foolish.

It is not us who suffer, but the older person we seek to serve.

Until there is developed at the Federal level a philosophy of comprehensive health care that is directed toward the patient, rather than at types and classification of facilities, until there is developed at the



Federal level a program of continuity of services based upon the health needs of the patient, rather than on location of bed occupied, until there is developed at the Federal level a coordinated program of standards for levels of care that allow for delivery of services at the patient's point of need rather than the patient's financial status, length of stay, spell of illness, or prior authorization for providing of healing services, confusion, conflict, and cost of care will continue to rise.

At the present time there is much debate and delay in development of proper standards of care.

Much of the debate and delay arises from a concern over developing standards for care that may be higher than some health care agencies can meet for often reasonable reasons.

### PERSONNEL SHORTAGES

One such concern is the shortage of professional personnel. There is a tendency to hold down the level of standards because some agencies may not be able to meet certain requirements.

It would seem to me that it is wiser to develop a set of standards that are proper to provide the kinds and levels of service needed to meet the requirements of good nursing care and allow for exceptions based on documented inability to meet the standard for reasons beyond the control of the agency, rather than establish a low level of standards that permit low level of service as the rule rather than the exception.

Unfortunately, there are those persons and agencies in this field who will choose the lower level of care for self-serving purposes.

If standards of care for title XVIII are at one level and standards of care for title XIX are at a lower level, one of two possible solutions arise.

The agency that qualifies for certification of XVIII may seek to qualify for certification only under the requirements for title XIX, while charging private pay patients higher rates for lower levels of service, while receiving reimbursement from the State and Federal Governments for title XIX patients.

We know of situations in which both circumstances exist. In either case, services are lost to persons in need.

You know, as well as I, that a family in need of care for a patient all too often has to take what is available.

If low standards of care are given credibility, then all too many older persons are going to receive that low level of care.

Of course higher level of care may well mean higher costs for some persons. But we are playing ostrich if we believe that lower levels of care necessarily mean lower cost to patient. Your knowledge of the situation that exists, Senator, is evidenced by your concern.

You are highly regarded for this. We are all aware to continue the fallacious practice of permitting low levels of standards for care on the basis that high levels of care may cause spiraling of costs is no longer acceptable in a responsible society.

Even should costs rise for meeting the health needs of persons whose only recourse to care is under title XIX, can we permit the continuation of poor care, lack of healing, or continued physical suffering of any human being?

Would we return to the days of epidemics of scarlet fever, diphtheria, infantile paralysis, or even the plague, on the basis that wide-scale immunization programs are too costly?

Lack of good health care, prolonged debilitation and suffering from curable disease or illness among the older persons of our society may well be just as destructive to the fabric of our society as were any of the communicable diseases we fought so hard and spent so much to overcome.

#### DANGER FROM ABUSES

I am aware of the abuses of both Medicare and Medicaid programs by the unscrupulous operator or provider of healing services. But let us not punish the wrong party because of the abuses.

Let us find the ways to coordinate, control, and continue both of these programs to the advantage of the recipient of the services, not the provider of the service.

Finally, Senator, I wish to make a positive statement. With all the problems that exist, it is encouraging and supportive to us to know of the increasing concern and activity of all of Government. We of the not-for-profit field are continually seeking new and creative ways to meet the challenges of our profession.

We pledge to you our continued support and involvement in finding the proper satisfaction for the older person's life.

We recognize that the time has come for the development of responsible partnership between Government and the private, benevolent, not-for-profit organizations dedicated to this task.

We ask that you call upon and permit us to play a role of partner with you.

Then perhaps we can stop thinking of this field as an industry and see it as a ministry; stop developing programs directed to provider interests and provide services for the recipients' welfare.

Thank you for the opportunity for participation, Senator, and we all here thank you for being with us here in Ocean Grove, N.J.

Senator WILLIAMS. I thank you for your fine words.

Again, I cannot say enough that we are grateful to you indeed.

Our final speaker of the day will be Mr. Ray J. Ast, Jr., president-elect, Adult Education Association of the United States of America and director of Adult and Continuing Education Resource Center of Montclair State College.

He is to speak on educational opportunities for the elderly.

You are neither a doctor nor a reverend?

#### STATEMENT OF RAY J. AST, JR., PRESIDENT-ELECT, ADULT EDUCATION ASSOCIATION OF THE UNITED STATES OF AMERICA, AND DIRECTOR OF ADULT AND CONTINUING EDUCATION RESOURCE CENTER OF MONTCLAIR STATE COLLEGE

Mr. Ast. I came up the hard way of experience.

Senator WILLIAMS. Thank you. We certainly appreciate your being here.

Mr. Ast. It is my privilege.

Senator WILLIAMS. It is now 4:30 p.m., and you have been patient, and very generous with your time.

Mr. A. S. It is a privilege to be here, Senator.

I realize the lateness of the hour. I do realize the low ebb of efficiency at this time of day. That is a factor I shall take into account in limiting my remarks.

I would like to touch on a couple of items, however. I was very pleased to have seen overcome, in some of the testimony today, certain stereotypes.

In education, we are often very "hung up" over stereotyping, characterizing, and categorizing. Many have the idea, when we talk of the aged aging, and the elderly, that they are interested, from the continuing education standpoint, only in basket weaving, bridge, or that type of program.

If we look at the concept of aging, it is a very normal process, and is a normal process throughout all of life. Whether you are 18 or 85, the process has within it a constant need for what we call, rather than adult education, continuing education. The adult at any age has the same basic needs, concerns and aspirations; whether it be for health services, or whether it be for food, shelter, love, and a community of neighbors. The adult's desire for activity, as well as learning, is all too important to overlook.

When we speak of the person as being a retired person, many oftentimes think of him, in a stereotype fashion, as being put on the shelf. In continuing education we would like to conceive, and develop the idea more fully, that the retired person is simply retired from an earlier working or occupational activity that served as his primary source of revenue, his economic livelihood. More often than not the retiree continues on, in a variety of activities that are far more active than the vocation or job which he had prior to retirement. It should be further noted that he does not "retire" as a citizen. He does not "retire" as a homemaker. He does not "retire" as a consumer. He does not "retire" as a human being. Therefore, when we take an arbitrary age bracket of age 65 and say: "that is retirement"; "this is the aged person,"—I get a little upset and more than a little disturbed.

Stereotypes of age, and by reactions, reflect a personal part of my own life. I think of my father as an illustration. Now in his mid-seventies, he is far more active than when he was a principal of an elementary school in the city of Buffalo. He happens to be, at the present time, president of the New York State Retired Teachers Association. He is far more active in terms of general activity. His health is as good as it always has been. I can refer to my father in law, at the age of 88, as an inventor and consultant, his day to day activity continues him in continuing learning situations.

#### AGE NO BARRIER TO LEARNING

In both personal references I find to be true, relative to continuing education, age is no barrier to learning.

There are certain aspects of learning that require certain skills and may take longer to learn, but age is no barrier to learning or to the activity of learning which man undertakes throughout his whole life. There is a reason why I like to think of adult education in terms of education for the aging. We are thinking of education, for the moment, as a part and parcel of what we call continuing education.

We should not segregate continuing education programs by age group. I think one of our basic problems that we have is a stereotype. It is the so-called generation gap. It is really not a generation gap, it is a communication gap. We see today a dismay among our older adults about the younger adult under 30 and refer to a generation gap. Time and time again we find it simply a communication gap between the younger and the older adult. Nonsegregated continuing education can reduce this conflict or dismay.

I hope we do not get bogged down in our own thinking, in our own planning, in our own working with the so-called older adult, and create another "generation gap."

A continuing education program for all adults, including the older and younger adult, rests also with recognizing the validity, and worth, of nontraditional methods of learning that are being undertaken today. The creation of special adult learning centers are specific example of nontraditional approaches in the city of Newark, and in the city of Camden.

In each of these adult learning centers we have recognized that more than 60 percent of the adults are non-English speaking persons. They include older adults as well as younger adults.

Many of them are Puerto Ricans. Many of them are Cubans. When you look in the pamphlet, *Older Americans Speak To The Nation*, page 9, and you identify older adults having less than an eighth grade education, it does not take into account the non-English speaking adult. They are older as well as younger adults.

We also find, among the older adults who come to our learning center, that many of them come because it is a completely individualized type of learning program, based upon his particular need.

His need may be one of consumer education, a consumer problem that confronts him. It may simply be an informational concern. Counselors are available as well as instructors. Adult learning centers have undertaken the development of individualized learning materials for those individuals who have little or no grasp of the English language.

Adults come to a learning center for many problems they have. They may want to know how they can get a pair of glasses. They have gone to the health clinic. They have had difficulty in making themselves understood. The little pamphlet they receive is unreadable. The readability level is too high. If it is in Spanish, it may be written in Castillian Spanish rather than a Puerto Rican vernacular. We find that learning center programs are not traditional, in the form of classes, but are designed for individualized instruction. Adults find them very helpful.

#### POTENTIAL FOR CABLE TV

We look at another example of a nontraditional mode for learning experience which I foresee can be encouraged. Under the FCC regulations after January 1, cable TV will open up to every community of 3,500 listeners as many as five educational channels. Many rural areas of our country will have available informational education of concern to adults in their home. Learning can take place in the privacy of the home.

At the present time, there are only two commercial companies in this country producing programs for cable TV. Cable TV is going to be required to originate programs, beginning January 1, and they are really not prepared for it, particularly adult continuing education programs.

We have pleaded with U.S. Government agencies to assist in funding development of newer curricular materials that would be helpful, for continuing education of adults, at all ages.

We are looking to the home economist program at Rutgers University for a nontraditional home study approach having educational-informational aspects that are not presently available to many of our older adults. We find that, for all adults, continuing education is of the utmost importance. Learning centers, cable TV, correspondence programs, home study, a wide variety of possible approaches are here none of them have really been developed in our society today.

Mr. ORIOL. Do you have any plan to somehow combine home study with cable TV or other types of TV?

Mr. Asr. Among the sample of approaches we have been experimenting with, in Newark at the present time, we have hopes that some of the ideas can, and will, be put into home study and TV combination.

For youngsters, we have TV programs developed. There is really nothing for the older adult, whether he be a non-English-speaking adult or the older adult who has limited reading ability, or limited communications skill.

It is not only that the adult is unable to acquire the various services that are available within his community, he is often unable because of his inability to communicate, or converse with the agency. At times the agency fails to communicate with the adult.

I will move along to several other points in terms of the plans for a 1971 White House Conference on Aging.

We have a special interest section in the Adult Education Association of the United States, a section dedicated to education for aging working toward preparation for the 1971 White House Conference. Hopefully, they will introduce within the White House Conference a greater emphasis concerned with continuing education for adults than had been in the 1961 Conference.

I have met with the State directors of adult continuing education from each of the States. They are concerned with the development of programs for the older adult, as well as with newer, more effective methods to implement coordination with the Older American Act.

They wish to utilize more effectively, the limited Adult Basic Education Act funds, coordinating such funds with other funding sources. The adult basic education program now provides for adult education through high school equivalency. Little has been done in many of the States toward implementing educational opportunities, with the Division of Aging, or similar agencies for the aging.

Mr. ORIOL. Do you believe that there has been enough expression of intent and enough definition of responsibility in the Older American Act, and in the laws relating to the Office of Education, to give a clearer mandate for continued education for the elderly, and, if so, do you think they are living up to that mandate?

## 150 AGENCIES IN ADULT EDUCATION

Mr. Ast. I feel that the wording that occurs in the legislation, and then supplemented in the rules and regulations that are developed by the various agencies oftentimes creates confusion, as well as creates difficulties of direction. It is also to be noted that it tends to create what we would call defense of status position among various agencies, not only on the Federal level, but equally so on the State and local level. This is a problem among the various agencies. There are at the present time more than 150 units of the Federal Government offering separate programs or services in adult continuing education.

One effort, that I am hopeful will be undertaken soon, is to try to bring together the adult curricular material resources of the Department of Defense; the Department of Labor; U.S. Office of Education, Division of Adult Education Programs, Vocational Education, and other branches of HEW; as well as those of the Office of Opportunity. That is a task yet to be done. In answering your question, I have to answer it in a very, very vague way.

One other point that I would like to raise, would be in connection with President Nixon's administration and the Education Commissioner's "right-to-read" program.

The "right-to-read" program is really related to the continuing education program. It is very significant in its omission of reference to adults. The younger and older adult's "right to read" in this proposed program is not mentioned. A recent "right-to-read" conference, held on March 30 and 31 in Washington, D.C., was strictly limited to the preschool and the early primary grade concern. We in the adult continuing education field had hoped to have a part in that program but were excluded. There were probably reasons and status factors, included.

We also find a need of working with a wide variety of volunteer groups, who will be supportive of continuing education programs.

Church Women United have a tremendous group of volunteer workers, who have been working with us in learning centers and adult community programs throughout New Jersey. They have been extending a volunteer aid program throughout the country. They are dedicated persons, many of them older adults, who are taking on, really, a new career. Many have retired, from a previous career, and are opening up opportunities for themselves now.

At the two learning centers we have been able to move volunteer aides very rapidly, with preservice and service in training, to become instructors. They had not been instructors previously. They have been doing a tremendous job.

We have been working with industry, under the NAB program. There is a great deal that can be done under that program, that would open up opportunities for the person who is going into retirement.

The NAB program is essentially youth oriented. Youth orientation is the feature of implementation under the Vocational Education Act. Programs are being directed essentially toward the young adult, and do not take into account the fact that in our society today, a person who completes high school will have a choice of seven different careers, according to the Department of Labor, in his lifetime. Four of those careers have not even been conceived of today.

If we are continuing programs under Federal legislation, as well as State programs, they should be continued as continuing education for all adults, the young adult, and for the older adult as he moves toward retirement, and into retirement. There can be new career opportunities for the older adult.

Senator WILLIAMS. Thank you, very much. That was excellent. We have a question from the audience.

**STATEMENT OF MRS. SAUL POLITAN, LONG BEACH, N.J.**

Mrs. POLITAN. May I say something in this line. I think it is very coincidental, but this gentleman has made such a wonderful testimony here about senior citizens and how they still want to learn.

I am the recreational director of Long Branch Senior Citizens, and I have approached Community College with this idea.

Now, adult education is wonderful, but the senior citizens are mostly afraid to go out at night, and transportation is difficult, so Brookdale College is sending to our senior citizens, and I should note that some of our senior citizens could not read nor write, but their cultural development should not stop, and many times they can have programs and lectures on the classics, many of the things that they have not had time to get to, and I think this is very important, and when you speak of a volunteer program, I am sure there are many college women who would like to participate.

Mr. AST. Not only that, but when you look at the variety of bills introduced into Congress that means you can open up opportunities, tremendous opportunities, for community services, for adult continuing programs. You are not making persons into doctors.

Mrs. POLITAN. That is right. They are not looking for other careers. Some of them have not even had time to do the reading, and of course, a lot of visual aids could be most helpful in this case.

Senator WILLIAMS. Thank you very much.

Would you identify yourself for the record?

Mrs. POLITAN. I am Mrs. Saul Politan of Long Branch.

Senator WILLIAMS. Thank you very much.

That means now you will be on our list to get our communications.

Mrs. POLITAN. Fine. Everybody had to call me up and tell me about it.

Senator WILLIAMS. You are a permanent part of our files as of now.

I do not believe there is anything further. Thank you very much.

This has been an excellent day for all of us, for those who will see the record of the hearings today, and I thank you all for coming.

The hearing is adjourned.

(Whereupon at 5 p.m. the hearing was adjourned.)

# APPENDIXES

## Appendix 1

### ADDITIONAL INFORMATION FROM WITNESSES

#### ITEM 1: LETTER TO SENATOR WILLIAMS FROM GEORGE A. DOWNS, HOUSING COORDINATOR, DIOCESE OF CAMDEN

DEAR SENATOR WILLIAMS: Here are some additional comments which you may incorporate into my testimony if you wish:

1. Umbrella Financing:

As the laws and regulations now stand it is practically impossible to develop a complex of residential units together with facilities and services which would in a full sense provide the elderly with housing at a rental they can afford in an environment which would be conducive to their well-being.

We project a complex which could be located in a metropolitan area or in a smaller city to embrace the following facilities or some of them:

- (a) Apartments for the elderly with an economic mix;
- (b) Apartments for the regular families;
- (c) Apartments and related facilities with minimum kitchen facilities and provisions for congregate living;
- (d) A nursing home together with accommodations for "intermediate care";
- (e) Retail, commercial and office space which would include medical, dental and similar services;
- (f) General community facilities.

To accomplish these purposes at present would require financing under different programs.

The nursing home facilities though designed to serve people of low to lower middle income would require 10% cash investment because of the 90% limit under present laws, even though this facility would be owned and operated by a non-profit sponsor.

If all the required facilities would have to be self-supporting or charged against operating expenses, the rentals may have to be increased beyond the range of feasibility.

The Department of Housing and Urban Development, Federal Housing Administration, Health, Education and Welfare, Office of Economic Opportunity, and Administration on Aging should necessarily be involved in developing financing of these programs. These may require certain amounts of grant funds.

My suggestion is that provisions be made for "one stop" planning, approval and financing arrangements. Perhaps a special department could be set up in the Administration on Aging to administer this overall program. The advantages are incalculable. In the first place all of the facilities and services suggested are necessary. In the second place the economic, age and social mix is highly desirable. The cooperation of the occupants (with some training) would provide a variety of cross services. For example, the elderly could share in day care center activities, maintenance, teaching, etc. The younger persons could perform certain services for the elderly, such as monitoring transportation, shopping, etc. The several facilities could serve a variety of uses. For example, the congregate living facilities could service meals including special diets for the elderly who occupy the individual apartments. The nursing home could provide out patient services for these occupants, provide drugs, therapy, minor medical services and arrange for hospitalization and medical services when required.

In similar fashion, job training, management functions could service the entire complex and be substantially staffed by the retired elderly.



A community spirit could be developed which would allow for mutual assistance and which would help the occupants to help themselves and each other, blending the experience of the elderly with the vigor and innovation of youth.

Lastly, at some point ambulatory tenants would require increased services when they grow older. When the time comes they should be able to transfer to a place of congregate living in the same complex thus with a minimum of disturbance. Later they may require the services provided by the intermediate care facility and perhaps by the nursing home, including terminal care.

The special department in the Administration on Aging which I have mentioned above, would be an appropriate center for the analysis of all such programs involving the several agencies for their coordination for advice and assistance to the non-profit sponsor and for recommendations on changes in legislation and regulations to provide for "one stop" processing covering all agencies of HUD.

There should be provisions for providing consultation services to non-profit sponsors for elderly housing and sufficient funding to allow the use of experts. Such use is invaluable in developing the optimum complex and in eliminating procedural blocks which in some cases cause projects to be abandoned, or at least unnecessarily delayed.

As to the New Jersey Housing Finance Agency, the present tendency to allow state agencies greater latitude in the expenditure of federal funds derived from the Department of Housing and Urban Development and other sources should be continued, particularly in respect to section 236 funds. These funds should be allocated in lump sums with widest discretion as to their use, unhampered by unduly restrictive guidelines and unrealistic maximum mortgage limits. However, inadequate funding remains the main problem.

At present the New Jersey Housing Finance Agency has requested from the Department of Housing and Urban Development for the coming year 12.5 million dollars in subsidy money under section 236. We in New Jersey would appreciate anything your office could do to assure us of our maximum request.

It is our hope that the Diocese of Camden be given further leave to testify particularly at hearing on the proposed 1970 legislation. May I thank you on behalf of the people of the Diocese for your interest in housing in Southern New Jersey.

Sincerely yours,

GEORGE A. DOWNS,  
*Housing Coordinator, Diocese of Camden.*

**ITEM 2. LETTER TO SENATOR WILLIAMS FROM GEORGE R. GANGES,  
EXECUTIVE DIRECTOR, MERCER STREET FRIENDS CENTER, TRENTON,  
N.J.**

DEAR SENATOR WILLIAMS: Mrs. Dorothy Salter, the Supervisor of our Aging Program, asked me to answer the questions on funding and future plans raised in your most recent letter to her.

Our program for work with the Aging was developed under a contract with the New Jersey Division on Aging, State Department of Community Affairs. On May 1 this contract expired and as it had been a demonstration grant there was no possibility of its being renewed. During the last year of this contract, we were planning and negotiating with Model Cities here in Trenton to develop a Senior Citizens Resource Center to serve residents of the Model Cities Area. At this point we have a one-year contract with Model Cities as the operating Agency for this Resource Center. While this contract has enabled us to continue our work with the Aging, it has meant that our work in other areas of the city not included in the Model Cities Area had to come to a halt. As you know, the meager level of income of so many Senior Citizens and the inconvenience and irregularity of public transportation really makes it impossible for even the strongest of our Senior Citizens to move around the city or to afford any recreational activities at all. We have had two highly successful programs here at Mercer Street Friends Center—a weekly luncheon serving 60-70 people and a drop-in center with arts and crafts serving another 25-30 people. These programs must now, for lack of funds, cease to operate.

We have consistently sought to work with the community, assisting Churches and Civic groups in setting up and administering their own activity programs for Senior Citizens. To date we have been only moderately successful in this area

It has been our experience while working in many areas of social service that a pilot grant is given for one year and that frequently at the end of that time funding ceases and the experience gained is lost. Moreover, often funds will be provided for a similar project in another area of the state with little or no coordination or exchange of information between the old and the new. This results in an appalling overlap and duplication of effort which, in turn, leads to endless delays in actually getting the services out into the street.

Finally, while we should consider ourselves fortunate in having at least obtained the Model Cities contract so that our experience developed over four years has not been lost, this contract is only for the period of one year. We became the operating agency because no other group in Trenton had the experience in working with the Aging. However, it is not unreasonable to assume that at the end of our contract (January, 1971) Model Cities will have developed its own staff, and we will once more be scrambling around looking for some method to keep our programs and our staff in business. As you know, too much of the money—federal, state, and local—is available only for new efforts and new ideas for meeting old problems and successful programs mounted on demonstration funds too often are permitted to wither and die for lack of permanent funding.

Since we have already tapped state funds through the Division on Aging, and since we are now operating on Federal Funds through Model Cities, it is quite possible that at the end of this year there will be no funds available for us. The City of Trenton can ill afford funds of any sort for a program such as ours.

The ideal solution for us here in Trenton would be to obtain a grant from HEW, or some other Federal Agency while attempting to provide matching funds locally, which would enable us to develop and administer community Resource Centers for Senior Citizens throughout the city. Trenton is a city in transition and as is so often the case it is the older citizen who is left behind as neighborhoods change, who is shunted around under the pressures of urban renewal and whose voice is seldom heard in City Hall. We feel we have developed a worthwhile and creative way of serving our Senior Citizens living on marginal incomes and we only regret at this time that we are unable to expand our efforts and reach out and assist the many, many Senior Citizens in the Trenton area who are not at present being reached by other existing social or health agencies.

We would greatly appreciate any suggestions or assistance you could give us in pursuing or developing possible sources of funding for extending our service to the Aging.

Sincerely yours,

GEORGE R. GANGES, *Executive Director.*

ITEM 3. LETTER TO SENATOR WILLIAMS FROM EMILE GORHAM,  
CHAIRMAN, TASK FORCE ON AGING, BERGEN COUNTY COUNCIL OF  
CHURCHES

DEAR SENATOR WILLIAMS: In reply to the three questions in your letter of April 29, 1970, hope the following will provide what you need:

1. (Re: Building by professionals) Housing of any sort sponsored by non-profit groups such as churches, unions, etc., should be built by "professionals", via "turn-key" in which the builder-bidders have been pre-qualified by suitable screening and investigation. The developing agency can be private or public. If private, then they too, should be pre-qualified to eliminate the "blue-sky boys" mentioned by George Downs. If public, local or county housing authorities should be weighed in the light of value first (needed for rent subsidies) and political implications second.

Churches in particular and other non-profit groups should limit their roles of sponsorship by being the initiators or instigators of housing; by locating, defining, certifying and programming the needs; by creating and moulding public opinion of parishioners, citizens, taxpayers, officials at municipal, county, state and federal levels, legislators and congressmen, in favor of housing in general and specific projects in particular, especially in areas of zoning, building codes tax abatement and services.

In brief, the Church should not be the "mother" of housing, but should certainly assist at the birth by being the "mid-wife."

2. (Re: Teaneck situation) The Teaneck Senior Citizens Advisory Board, created in late 1965, used 1960 Census statistics to guide them in determining the housing needs of the elderly. The Board also conducted a market survey of its own to check out the statistics.

Admittedly, the 1960 statistics are no longer current due to passage of time and because they were based on people 65 and older. However, one can safely add 15%-20% to the figures considering normal population increases plus that the Senior Citizen cut-off age is now 62.

Anyway, in 1960 there were 3,638 people in Teaneck aged 65 or over, of which 1,977 were living on incomes of *less* than \$3,000.00 per year. Of these 1,977 people, 268 were renting rooms or apartments, of which 142 were paying over \$100 per month for their quarters, leaving them less than \$1,500.00 per year for food, clothing, medical and other living expenses.

Parenthetically, it must be noted that this pocket of poverty in a "well-to-do" town, is the *largest*, numerically, in the entire County (Bergen), outstripping Hackensack with 1805, Englewood with 1511, Garfield with 1315 and even Ridgewood (!!) with 1676, for this dismal honor.

The Board's survey showed that 285 people were interested in obtaining housing for the elderly in Teaneck. Later, actually 174 registered for housing after the Section 23 leasing program was approved by HUD for the County and 101 have been qualified to date for rental units in Teaneck. Of the 174, 44 were rejected for income reasons and 20 were approved but their landlords will not cooperate and 9 more are approved. There still remains some unsatisfied demand for this housing for varied reasons: 1—there are still two or three landlords who have refused to cooperate with the program; 2—some of the elderly are *afraid* to sign up, fearing they will be evicted (this is absolutely true, because some qualified elderly sent "intermediaries" (sons, daughters, neighbors) to make inquiries); and finally, the elderly are mostly invisible, non-vocal, non-violent and difficult to locate, in spite of the publicity in newspapers and efforts by Senior Citizens clubs, churches, etc., to locate them and bring them out.

3. (Communication from federal agencies to interested parties) Assuming that future housing policy becomes "more precise and clearcut", the dissemination of this information should not be difficult, but it will be time-consuming.

The responsibility for advancing this information should be placed in the hands of each Congressman (Helstoski and Widnall in our County). The mailing list must include "individual citizens, organizations and municipal officials" which may be more difficult to keep current than to assemble. More important is the *follow-up*. This will be time consuming, but it is not enough to send the material; it is more important to learn what is being done about it.

For instance, in the two examples quoted at the hearing in Ocean Grove (East Rutherford and Paramus), it would have helped to have had Helstoski, Widnall, Case and Williams in our camp. I'm sure it would have been more difficult for Messrs. Reid and company in Paramus, to pass a discriminatory ordinance, forbidding all apartments with the "feds" looking over their shoulders. And the current new administration in East Rutherford would have thought twice before they defied the County Housing Authority by not honoring contracts for turn-key housing (143 units) executed by the previous administration.

Very truly yours,

EMILE GORHAM,

*Chairman, Task Force on Aging, Bergen County Council of Churches.*

#### EXHIBIT A. POSITION PAPER ON HOUSING, OCTOBER 1968

In order to tackle the housing situation as it now exists, there are four basic steps which must be taken:

1. Redefinition of "Housing"—certainly insofar as understanding the problem is concerned, but also for legislative purposes.
2. An honest appraisal of total needs.
3. Establishment of goals and programs related realistically to the total needs.
4. Complete revision of all current legislation to fit the above.

#### I. DEFINITIONS

What housing is not—or should not be:

(a) "Low-income", "Public", "moderate income", "Elderly" and all other similar classifications which tend to segregate by class, age and income—a segregation more damaging than racial segregation.

(b) All institutional housing such as college, whether dorms, faculty or staff; hospital residential facilities, etc.

(c) Long term care facilities such as nursing homes, etc.

Legislation is complicated enough without being encumbered with programs totally unrelated to the hard core nut of the housing problem, which is to provide housing and not other facilities, which deserving as they may be, belong in separate programs.

What housing is—or should be :

(a) Housing first of all should mean "home" to everyone in America, be it one room or a whole house, an efficiency apartment or a terrace penthouse. Class should not be introduced by legislation. The economics of each situation will take care of such separation where it is indicated.

(b) Housing as a program must recognize and conserve existing neighborhoods, by rehabilitating instead of bull-dozing.

(c) Housing must include assistance for individual units, whether in suburbia or in the city, legislation must not inhibit size—or rather, lack of size.

(d) Housing should be built by professionals from start to finish and it is these professionals that must be encouraged and tempted into these programs, not well-meaning "non-profit" bodies, be they churches, unions, fraternal groups or other amateurs. More housing has been built—and will continue to be built—under the profit motive than by non-profit people.

## II. APPRAISAL OF NEEDS

The statistics used below need updating—at least those based on the 1960 Census. Others, released from time to time by M.I.T., Urban American and our own Community Affairs Department, are hopefully, accurate. However, there persists a feeling that updating the statistics will not diminish the problem, but it will provide a more current guide line for attacking the problem. So . . .

According to the 1960 Census and verified by several experts in a 1967 M.I.T. Housing Seminar, the overall U.S. problem is :

8.7 million substandard housing units (in 1960)

Rate of new construction of *all* types, 1 to 1½ million units per year.

Apparent gap, satisfying only the difference between obsolescence and new construction, is 1 million units per year, plus whatever is needed to reduce whatever is left of the original 8.7 million units.

In the State of New Jersey alone, according to a recent Community Affairs report released to the press :

421,000 housing units are substandard, 200,000 of which should be demolished.

An additional 242,000 units are threatened with blight.

Current production of new housing is 45,000 units per year.

5,000 units per year are needed to cope with the increase in population alone.

Apparent gap, on a ten year program, is 27,000 units per year.

Dollar gap, federally, is 20 billion per year, not including the original 8.7 million units.

How can a Housing Act of 6 billion close a 20 billion-plus gap?

Dollar gap in the State is 324 million per year.

How can a 12.5 million bond issue close a 324 million gap?

## III. GOALS

Whether the above figures are correct and whether one agrees with the conclusions or not, the magnitude of the housing problem becomes quite apparent and calls for the establishment of honest, up-to-date figures and realistic goals. In any case, after the needs are determined, the goals should be set and :

(b) Adjust length of program by periodic review of availability of money, labor supply and other resources, to maintain best impact of the total economy, consistent with the maximum rate of production housing units.

## IV. LEGISLATION

Federally, we have had Housing acts since 1937 (which started really as a Public Works program) up to the latest Housing Act of 1968, touted as a cure-all for everything, including things not pertaining to housing. This Act is exactly what should be avoided in future legislation. Suggested guidelines are :

(a) Existing housing legislation should be phased out completely without disruption of programs in process, in order to undo the confusion and multiplicity of programs and efforts, some in competition with one another.

(b) New legislation should be kept simple, with *housing only* as the only objective. "Omnibus" type of legislation should be avoided and such legislation should be confined to the former "Harbors and Rivers" acts to satisfy Congressmen's urge to be all things to all constituents. . . . But not in housing.

(c) Eliminate all classifications such as "Low-Income", "Middle Income", "Elderly," etc. Do not legislate segregation by income or class.

(d) Eliminate college housing, nursing homes. These programs should stand on their own, not as housing, which they are not.

(e) As an extension of (b), avoid titles relating to "Mass Transportation", "Flood Insurance", "Interstate Land Sales", etc. as were written in the 1968 Act. These are big enough to stand on their own and not as log-rolling measures.

(f) Include provisions which will assist the flow of money readily to housing developers, preferably private, to encourage the "private sector" to expand its facilities to meet the challenge of the goals.

(g) At the risk of sounding repetitive, the profit motive must be nurtured, encouraged and challenged—not treated as a second class motive, as it is now. This must be done not only in legislation, but also in the administration of the legislation. The present paperwork, designed presumably to "protect" the government and possibly the sponsors, is certainly not conducive to progress—the lead time from application to groundbreaking being a minimum of 18 months, with 3 years not being uncommon. Administration should be set up to assume that sponsors and developers are 98% honest and not the other way around. The pre-occupation with safeguards must be converted into energy into moving projects forward to reduce the lead time down to 6 months maximum.

On a State basis:

(h) Legislation is needed to provide realistic property tax relief at the municipal level, to home owners, aged 62 and over, living on incomes of \$5,000 or less. By "realistic" is meant, not the present tokenism of \$80, but an outright cut of 50%, which is a fair percentage of the cost of schools, to which the elderly contribute no burden or problems.

On a local level:

(i) Municipal bodies, from the Mayor and Council, on down through the Planning Boards and Boards of Adjustments, should do all in their power to provide enabling legislation and acts, which will facilitate the production of housing in their communities.

The record of such bodies in Bergen County—and which are no different throughout the U.S.—has been less than startling, world-shaking or innovative (except to rear).

To these, it can only be suggested that:

. . . "Let us not therefore judge one another anymore: but judge this rather, that no man put a stumbling-block or an occasion to fall in his brother's way."—(Romans: 14: 13)

EMILE GORHAM,  
*Director of Public Relations and Housing Chairman.*

#### EXHIBIT B. 1970 COMMENTS OF 1968 POSITION PAPER ON HOUSING, APRIL 1970

Reviewing the 1968 Paper today, the text is just as relevant in 1970 as it was in 1968. However, in the light of two more years of experience, some of the legislative proposals need some modification, to wit:

*Tax relief for elderly home-owners*—Legislation will be needed at all levels of government.

Because municipalities are the most directly effected, enabling ordinances permitting realistic tax relief to elderly home-owners must be passed, which in turn, must be under-girded by State legislation which will let the municipalities do this legally.

Then, to provide most or all of the money needed to offset the taxes lost to the municipalities, the State must pass additional legislation for such financing.

It is doubtful that this State or any other State will be able (or willing) to finance this tax relief without help from Washington. While the States should not expect Uncle Sam to provide total support, some sort of "carrot and stick" legislation by Congress must be enacted to encourage the States to do their duty.

*On the local level*—particularly concerning zoning, municipalities must be encouraged to revise the current restrictive zoning practices which inhibit housing on an adequate scale, to measures which will foster housing.

If this does not work, then they will have to be forced by legislation and court action, to be restrained from such backward thinking. Indeed, State and federal legislation must be enacted to institute uniform zoning and the elimination of the sacred cow of "home rule," to the extent needed to get meaningful housing programs initiated and completed.

EMILE GORHAM,  
*Chairman, Task Force on Aging.*

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ITEM 4. LETTER TO SENATOR WILLIAMS FROM THOMAS E. HAMILTON, EXECUTIVE DIRECTOR, COUNTY OF MIDDLESEX, OFFICE OF AGING

DEAR SENATOR WILLIAMS: We are enclosing the corrected copy of testimony you sent us of April 18th from the hearing in Ocean Grove. Also, we are enclosing a copy of the model ordinance which Mr. Joseph T. Karcher, our Chairman, made up for our use here in Middlesex County. Possibly, this might be a tool which could be used by the U.S. Administration on Aging for distribution to their local offices on Aging. I am sure that there are quite a few people working in the field of Aging who are totally unaware of the mechanics needed to get started in the field of housing for Senior Citizens.

In relation to your question about close cooperation between churches and the federal agencies, I just wonder if there isn't a complete breakdown of communication between federal agencies and the churches. Possibly, they could create a coordinator on the federal level who could work with the church groups and show them how to work in the community with the programs that are already in existence. I think the average churchman has no real idea of the variety of federal programs that we have in existence today. There just doesn't seem to be any communication between the federal agencies and the local churches.

In reference to Item 4 and comprehensive health planning, I see an opportunity here for new federal legislation and the health care for the elderly, but at this time I just can't see how we could expect any money at all from the present Administration. I would like to speak to you some time after June 4th on this.

With reference to Item 5, at present just working in the area hospitals, we have close to 1,000 volunteers. I am sure that if we could pay out-of-pocket expenses for most of the people involved, we could double this to 2,000 volunteers. This would just be in the field of working in hospitals in related areas. I am sure that there are other areas which would be of interest to retired Senior Citizens also.

Thank you for your kind thoughts with reference to my appearance in Ocean Grove, and I hope that this information will be satisfactory for the questions you have posed. If not, don't hesitate to contact us again; and, if you need more detail, we will try to go into it deeper.

Good luck in your endeavors. We hope that we may see you again here in Middlesex County.

Best regards,

THOMAS E. HAMILTON,  
*Executive Director.*

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EXHIBIT A. SAMPLE OR MODEL ORDINANCE TO CREATE A LOCAL HOUSING AUTHORITY  
AN ORDINANCE CREATING "THE HOUSING AUTHORITY OF THE \_\_\_\_\_ OF \_\_\_\_\_" IN  
THE COUNTY OF MIDDLESEX AND THE STATE OF NEW JERSEY

Whereas there exists in our municipality certain substandard dwelling accommodations which can be legally classified as "insanitary and unsafe" and persons of lower income are compelled by force of economic circumstances to reside in such accommodations; and in our said municipality there is a shortage of safe or sanitary dwelling accommodations available at rents which persons of lower income can afford and such persons are therefore compelled to occupy overcrowded and congested dwelling accommodations; and the afore-

said conditions may cause an increase in and spread of disease and crime and constitute a menace to the health, safety, morals and welfare of the residents of our said municipality and impair economic values thereby; and those conditions necessitate excessive and disproportionate expenditures of public funds for crime detection, prevention and/or punishment as well as public health and safety, fire and accident protection, and other services and facilities; and

Whereas said areas in our said municipality cannot be cleared, nor can the shortage of safe and sanitary dwellings for persons of lower income be relieved, through the operation of private enterprise, and the construction of housing projects for persons of low income (as defined in the Local Housing Authorities Law and other State and Federal statutes) would therefore not be competitive with private enterprise; and

Whereas the clearance, replanning and reconstruction of the areas in which any insanitary or unsafe housing conditions exist and the providing of safe and sanitary dwelling accommodations by any public body for persons of low incomes are hereby determined to be public uses and purposes for which public money may be spent and private property acquired and are salutary and essential governmental functions; and

Whereas it is in the public interest that works on projects for such purposes be undertaken as soon as feasible in order to relieve hardship on the persons affected; Now, therefore,

The governing body of the ----- of -----, in the County of Middlesex and State of New Jersey, do hereby ordain as follows:

Section 1. Pursuant to the provisions of the "Local Housing Authorities Law" of the State of New Jersey (R.S. : 55-14A et seq.) and other State and Federal statutes, a body corporate and politic to be known as the Housing Authority of the ----- of ----- be, and the same hereby is created and established.

Section 2. Such Authority shall constitute an agency and instrumentality of the ----- of ----- The Authority shall consist of six members who shall be appointed and hold office for the terms as hereinafter provided. The governing body shall appoint five commissioners of the Authority. These commissioners first appointed by the governing body shall be designated to serve for terms of one, two, three, four and five years, respectively, from the date of their appointment, but thereafter commissioners so appointed shall hold office for a term of five years, except that all vacancies shall be filled for the unexpired term. The director shall, on receipt of notification of the creating of a Housing Authority, appoint one member thereof who shall hold office at his pleasure.

Section 3. The said Housing Authority shall have any and all rights, powers, privileges and immunities now or hereafter conferred on it by law, and shall be subject to such restrictions and limitations as may now or hereafter be provided by law.

Section 4. The Clerk be, and he hereby is, authorized and directed to file a certified copy of this ordinance with the director and/or other executive officer of the Public Housing and Redevelopment Authority in the office of the N.J. Department of Conservation and Economic Development and such other State and Federal agencies who may have an interest therein, forthwith.

Section 5. All ordinances or parts of ordinances inconsistent with this ordinance to the extent of such inconsistency only, are hereby repealed, and this ordinance shall take effect immediately upon final adoption and publication as provided by law.

(Sponsors)-----

Approved:

**ITEM 5. LETTER TO SENATOR WILLIAMS FROM VIRGIL E. MABRY,  
PRESIDENT, WESLEY TOWERS CORPORATION, NEWARK, N.J.**

**DEAR SENATOR WILLIAMS:** Thank you for inviting me to testify on the Senate Committee Hearing in Ocean Grove recently.

I have asked for an additional sum of money to build on additional facilities that we greatly need for our 350 people here in Wesley Towers. Mr. Stansbury has treated the request very lightly. Mr. William Hughes told me at our National Association of Non-Profit Retirement Housing in Washington recently that he would approve the request when it came to his desk. By phone Mr. Hughes has urged me to re-submit the request for the loan. The enclosed letter to Mr. Stans-

bury will set forth the facts as will our architects letter. We simply do not have enough room for any kind of collective programs which most of our people can attend. Our men need a game room, a larger lounge is needed; etc.

Anything you can do to loosen up this Ass/t Regional Adm. will greatly be appreciated by the management and staff and residents of Wesley Towers.

Sincerely,

VIRGIL E. MABBY.

[Enclosures]

DEAR MR. STANSBURY: I have been asked by someone high in HUD to re-submit our request for funds for additional and necessary space as per plans and cost estimate which are now on file in your office.

Enclosed you will find a copy of a letter and approved project summary from our Architect stating that we, even with the new addition, would be under 25% of non-income producing space.

We have enjoyed full occupancy from the very first, which means approximately 350 people. We have two small lounges with a capacity of 15-20 people each. Our small library will not permit room except for essential library services. Our all purpose room will seat about 80 people. It is here we have programs, dinners, musicals, movies, chapel services, art, sewing classes and other affairs for Wesley Towers Family. Our lobby is used for the overflow of those who desire to attend these functions but are not able to do so. We have had to designate attendance due to the serious limitation of space. The fire department has encouraged us not to use the lobby for these functions. For 350 people even the new space would only serve as a minimum amount of the space needed. With the new addition we would have the game room which the men are asking for, a much larger lounge so needed to accommodate all who would use it, a small snack-bar area for light refreshments, and another much needed office.

A study of square-foot area is one thing, and having the necessary space to live up to the letter and spirit of the 202 legislation for the well being of the Family is quite another.

This reconsideration and request is in keeping with your firm policy of approving loans for essential facilities for our residents. Our projections were based on the income from 300 apartments. We under-ran our construction budget by almost exactly the amount we are asking for that we might have the facilities that we should have had to begin with. This means that no additional strain will be placed on our income. For the well being of our people and their interest programs that make for their health and welfare we must have this addition.

Without knowing me personally, I hardly know how you can accuse me of the "greedy" concern (your word 'avid' used as an adjective means greedy), about which you are so positive! Had I been a selfish greedy individual there would be no Wesley Towers, believe me!! Were I asking anything unreasonable and outside the limits of economic safety I could understand your thought, but even then there should be no personal attack!!

Enclosed you will find:

1. Copy of Architect's letter.
2. Copy of approved project summary.
3. Copy of the letter I sent you last February without having received a reply.

Most sincerely,

VIRGIL E. MABBY.

DEAR MR. STANSBURY: A communication from Vincent A. Marino stated Wesley Towers Corp is eligible for buying through Consolidated Supply and Sources of Supply and Services Program.

I also talked with Joseph M. Glynn on 2/13/70 about receiving the necessary authorization to make such purchases.

Whatever is necessary to receive such authorization please let me know, or if this letter could be considered a request for such we would be happy to start effecting savings on purchases as soon as possible.

A present we are only receiving a slight percentage reduction on our purchases. Thank you for the good news.

Most sincerely,

VIRGIL E. MABBY, Resident.



Re: Wesley Towers, Newark, N.J.

DEAR REVEREND MABRY: I am enclosing the approved Project Summary which is now on file with the Government on the above captioned project.

We have amended the Project Summary to reflect the additional first floor construction for which you now seek approval of the Government.

You will note that even with the addition of the new work that the percentage of non-income producing space is still below 25%. (Specifically it is 24.13%). I trust that this is the information you are seeking and will await further word from you on this matter.

Very truly yours,

THOMAS J. MANGAN,  
*Architect-Engineer.*

ITEM 6. LETTER TO SENATOR WILLIAMS FROM CLAUDE L. ROE, THE  
PRESBYTERIAN HOMES OF THE SYNOD OF NEW JERSEY, INC.,  
PRINCETON, N.J.

DEAR SENATOR: Enclosed are my thoughts concerning services to the Aging, in response to your Committee's invitation to submit a written statement.

Thank you for the courtesy.

Sincerely,

CLAUDE L. ROE.

[Enclosures]

In order to identify additional needful service to the aging, it is important to refer to certain basic information, which, I am sure, is familiar to all of you. Based on a present population of approximately 205,000,000 people, 9.5% of whom are 65 year and older, the elderly population is estimated at 19.5 million. Approximately 4.5% of these persons are currently institutionalized. Lest this figure be under-emphasized, it is important to place it in a context of .4% of the population being the daily census in general hospitals in the nation. Hence, the persons 65 and older who are institutionalized actually constitute a larger number than all the people in all the general hospitals in the nation.

There is a further vital difference. Most of the general population who need hospital care and treatment, including the indigent, are able to secure it. However, it is quite likely that at least 30% to 40% of the elderly are in need of medical care, community care, or have some degree of disability in self care\*, but only 4.5% are currently receiving it. Further, Dr. Shanas reports that 7% to 8% of the elderly are either bedfast or confined to the home.

The average income of persons 65 and older, considered in the light of the distribution of that income, leads one to the conclusion that one of the largest pockets of poverty, if not *the largest*, is among the 65 and older citizens. At the very time when the poverty of our elderly persons is intensifying and their relative buying power is steadily decreasing, the real estate taxes on their homes, often representing a life-time of savings and sacrifices, are becoming confiscatory, and the costs of hospital, nursing, and intermediate care are skyrocketing. Against the background of statistics that show that 78% of the elderly own their homes on a nationwide basis, and 83% own their own homes in New Jersey, such a threat of wiping out their home ownership can easily become a major crisis.

First, let us identify the four basic areas in which care may be extended to elderly persons. Briefly, they are: (1) Low cost housing for an independent style of living. Such housing would consist of a one, two or three room apartment with kitchenette and bathroom. It would be useable as an independent, self-contained, living unit. Such housing is becoming increasingly important because the 52% of the elderly whose incomes are \$3000 or less per year for a couple, may be paying \$1000 to \$1200 in real estate taxes. Hence, they must sell their homes and rent modest quarters. This is no lasting solution, unless the rent is significantly lower than actual cost. Hence rent subsidies or interest subsidies, or a combination of them, such as are in the Federal 236 and 101 programs, may need amplification.

\*Based on a nationwide survey as reported by Dr. Ethel Shanas in *Focus*, Vol. 5, No. 6, Apr. 15, 1966.

(2) The next need for the elderly is congregate living. This is living in separate rooms or in two-room living units, without kitchenettes, but located in part of a complex which provides centralized dietary service. The pattern is designed for those who cannot any longer prepare their own balanced meals, or do their own housekeeping. Unfortunately, such elderly, frail, but well and alert persons have had almost no help extended to them through the various governmental programs.

(3) The third need is for elderly persons who need assistance in bathing, dressing, general supervision of orally taken medicines in the prescribed dosage and at the prescribed times, and who need other supervision because of senescence, proneness to wander, and general confusion, but who are essentially well persons who do not need nursing care. The kind of facility for providing this kind of care is briefly mentioned, almost unwittingly, in the 1967 Amendments to the Social Security law, under Title XIX, as "Intermediate Care" Facility. Intermediate Care is not skilled nursing care, but is non-nursing care of frail, confused, and needful, but generally well persons. The average stay in Intermediate Care, which some of us have had in our complexes for years, is approximately 3 years.

(4) The fourth kind of care is provided in a facility known as a Skilled Nursing Care Facility. Such a facility which qualifies and is certified as an Extended Care Facility, would be able to serve persons who qualify for Medicare benefits. A Skilled Nursing Care Facility might not qualify as an Extended Care Facility, but still be of high enough quality to be able to care for persons who qualify for Medicaid benefits. The benefits under Medicare, while laudable, are severely limited in the context of the extent of the need of the elderly. The average length of stay in a Nursing Home, according to a leading authority, is approximately three years.\*

Most persons involved in non-profit services to the aging, decry the severe fragmentation of the elderly, and have been working in organizations which generally provide all four of the services just listed, in one composite facility, under one administration, and one staff. The constant moving about of the elderly to secure each different kind of service, is activity-centered instead of being person-centered. It only serves phenomenally to speed the encroachment of confusion and senescence. The elderly, more than the rest of us, need something and someone with whom they are familiar, as a reference when confusion threatens.

Most of our up-to-date Homes for the Elderly, or Retirement Communities, have contributed so much to the general health and well-being of the elderly, in the total context and quality of their lives, that neither the Census Department statistics, nor the Insurance Commission actuarial tables apply. For instance, at the facilities of which I am a Director, from records kept since 1927, the average life expectancy of our residents is 10 years higher for women and 8 years higher for men, at an average age of 75, than the life expectancy indicated in the data from the National Center for Health Statistics, as calculated in Oct. 1964 by the Metropolitan Life Insurance Company. We had to secure special studies by the Travellers Insurance Company to plan sound operations for such longer living persons.

Our own experience shows us that the average age in large new facilities of total care, opened to persons 60 years and older, starts out at 72.5 years. The average age gradually increases until it reaches a plateau of approximately 85 years. When it reaches that plateau, there are 3 10% figures which we observe. The first is that, at average age 85, 10% of the people die each year. The second is that 10% are receiving Skilled Nursing Care. The third is that 10% are receiving Intermediate Care.

In New Jersey, where the standards required for licensure of each kind of facility are higher than in many States, the cost of good quality non-profit care, based on recognized cost-accounting methods of calculations, is somewhere in the vicinity of the following figures for the four kinds of care earlier mentioned:

(1) Independent housing, \$4 to \$7 per day; (2) Congregate living care, \$8 to \$14 per day; (3) Intermediate Care, \$16 to \$22 per day; (4) a. Skilled Nursing Care, \$28 to \$35 per day; b. Extended Care, \$32 to \$40 per day.

Those who have been involved in the Total Care field for many years have learned to pro-rate costs of potential Intermediate Care and Nursing Care over

\*National Center for Health Statistics, 1965, Vital and Health Statistics, Series 12, No. 2, pp. 6, 25, 84; No. 3, pp. 6, 18.

the years of life expectancy, to enable more manageable financing of such care by the elderly. Hence, in a Total Care Facility, one can provide housing, meals, housekeeping, linens, Intermediate Care, Nursing Care, and Physicians Services for \$12 to \$15 per day, without substantially increasing the charge when the more expensive care is needed. This form of financing care is basically a self-insurance, or reserve-fund kind of operation. Many elderly persons who cannot afford three years in a Nursing Facility at \$10,000 per year, can afford living in a Total Care Facility at \$12 to \$15 per day, with a portion of that charge being set aside in a Medical Reserve Fund to pay for the costs when they finally are incurred.

There have been many inches of newspaper space given to the phenomenally increasing costs of health care. Two factors, at this point, must be considered in order to evaluate such increases in the costs of care.

(1) One is the fact that in the last four or five years, the minimum wage for persons working in non-profit health care agencies has increased from no minimum at all (but a market wage of 50¢ to 85¢ an hour) to the present minimum of \$1.60 an hour.

(2) The second factor to consider is that the personnel costs in health care facility budgets is around 70 to 75% of the entire budget. Hence, since personnel costs have been climbing more than other costs, health care inevitably reflected what was really happening to personnel costs.

One of the blind alleys into which so many well-intentioned but ill-informed people may lead us is to suggest serving the elderly in their own homes. First, the elderly do not want a lot of do-gooders descending on them, and seeking to regiment their lives for their own good. This means that 60% to 80% of the elderly simply want to be allowed to live their lives as they see fit, providing they receive enough income to do so.

But, regarding the 20% to 40% who really need services or care from others, the manpower to serve them in their own homes simply doesn't exist. Such service personnel as a groundsman, a variety of home repairmen, a financial adviser, a homemaker, a visiting nurse, a clergyman, a physician, an attorney and a friendly visitor, would require that persons in the millions would have to be added to our labor force, to accomplish it. Furthermore, such persons could never be expected to provide such services without compensation. If they were paid either by the elderly themselves for such services, or if the services were supported by community agencies, or tax supported programs, the cost would be from \$20,000 to \$30,000 per year for each person or couple, or a cost to the nation of billions of dollars.

On any feasible basis, it is clear that providing such needful services in a way that would not neglect a significant proportion of those needing such services would necessitate accomplishing it on a congregate basis.

To summarize, I would locate the great unmet needs of the elderly in two major areas: (1) economic and (2) health. (1) The economic needs may be met by remedying real estate tax problems for the elderly, subsidizing rentals, or increasing retirements benefits. A means-test for extending such benefits would not be unreasonable. (2) The health needs may be met by subsidizing or providing benefits in each of the four areas of care mentioned earlier. However, we would enter a special plea for some way of preventing the fragmenting of care to the elderly. The fragmentation of the care, in and of itself, is a serious detriment to the health and well-being of the elderly. A secondary reason for not fragmenting care is that such fragmentation tends to increase the expense of providing such care.

I wish to thank the committee for the invitation to appear before it, and for its patience in hearing me.

**ITEM 7. CORRESPONDENCE BETWEEN SENATOR WILLIAMS AND  
MRS. EVELYN FRANK, CHAIRMAN, UNION COUNTY ANTI-POVERTY  
COUNCIL**

APRIL 30, 1970.

DEAR EVELYN: Your testimony on April 18 was a very helpful addition to our hearing record, for several reasons. For one thing, you gave us a good picture of what can be done at a county level, using an OEO program as a springboard. For another, you showed how much more could be done if more resources were provided.

Reluctant as I am to ask for still more of your time, I wonder whether you would comment on the following for inclusion in our record:

1. In discussing the work of the senior citizens component of the county OEO office, you said: "One of the needs was Senior Citizens Housing and through many steps including group action we were able to initiate study and action by the Township Governing body." This would seem to suggest that such OEO senior citizen components might well provide the impetus, and the organization, for similar housing efforts elsewhere. How can such action be encouraged?

2. You gave several examples of helpfulness from local churches. Do you believe that federal agencies should do more to transmit useful information to churches about programs meant to serve the elderly? Can you provide other examples of help that can be provided by churches?

3. On page 109 of the typewritten transcript, you point out that there is "little participation from the black community" in senior citizen centers. Do you see any possibility for action here by national organizations, such as the Urban League or NAACP? In federally-supported activities should there be legislative requirements of any kind?

Our hearing record will be open until May 25. I hope you will have the time to give us still more help.

During one of my visits to Union County I hope to visit one of your centers. Meantime, my very best to you and your associates.

Sincerely,

HARRISON A. WILLIAMS, Jr., *Chairman.*

MAY 19, 1970.

DEAR SENATOR: Thank you for the opportunity to expand my report. First, to respond to the specific areas you wished covered:

1. Senior Citizens Housing—I feel that Senior Citizen Components could provide the impetus for housing efforts. Several steps, such as open meetings of senior citizens and spot surveys are necessary for exploration of the need for housing. Once it is established that housing is needed and wanted, senior citizens would have a further meeting with housing specialists. With invitations going to such groups as the governing body, clergy, chamber of commerce, League of Women Voters, and Human Relations groups, we will seek out our friends who are concerned with the problem.

Each community should understand what type of housing program would be readily accepted in their community. Once the facts are obtained Senior Citizens as a body could attend a Town Hall meeting to ask that senior citizens housing be considered. The town officials would be informed of the group's proposed attendance. Strategy and action must be determined by each Senior Citizens organization. Responsible leadership is necessary. Community action is the tool. Coordination and direction comes from those responsible for the program of the Senior Citizens Component. Transportation is oftentimes needed particularly because of the night meetings.

(I enclose come information on the history of the steps that led to Union Township's Senior Citizens Housing.)

2. Yes, I do believe that federal agencies could transmit useful information to churches about various problems that could serve the elderly. It would make the task of the Senior Citizens Component easier if more people become knowledgeable as to how they could help in a program for the elderly. Many people are not aware of the purpose of a Senior Citizens Component. Sometimes they believe we are only duplicating an existing Golden Age Club or Retirement Club.

Other ways a church can help could be in the use of their facilities. Most times the building is not in use. A well equipped kitchen is often idle during the week. The congregation that accepts a group into their building experience a sharing of the problem of the elderly. Their senior citizens join the center, share their skills, and help tell the 'story.' Volunteers can be sought from the congregation and money raised for specific programs such as Meals on Wheels.

3. As I stated that is "little participation from the black community" and I went on to say "We know there was no intent of exclusion but facts are facts. Centers may be too far from people, perhaps they feel the centers do not relate to them." Since I feel there was no intention of exclusion I cannot see any need for action by national organizations, such as the Urban League or NAACP, beyond being involved and interested in such federally-supported activities and to give support and information when needed. We cannot expect people to join a

specific group but we can see that programs are made available and accessible which is the basic premise in my proposed county program.

The theme for 1970—"Older Americans Speak to the Nation" is another way to describe community action. You realized this, Senator, when you came to us for Information Sessions. The people told you what needs to be done to help them. This was good. But what are THEY going to do about it? We must help them to help themselves. This would be a positive movement. This becomes a group action that would benefit all senior citizens.

At our 1970 May Workshop the people listed the following issues that concerned them: State tax on drugs, paper goods, soaps, home repairs; Tax exemption on homes should be \$160.00 instead of \$80.00; Need for blood pressure clinic, foot doctor clinic, dental care, eyeglasses and examinations, X-rays; Food too high, especially meat; Minimum should be lowered on utilities like water, telephone, gas and electric; Bus fare lower between 10 and 4, shopping discounts on sales made between 9 and 11; Need for a bus to get to meetings.

Union Senior Citizens are planning to adopt a resolution this month to study and be involved in local and state laws and we are looking to you for assistance on the national scene.

Sincerely,

MRS. EVELYN FRANK, *Chairman.*

#### SUMMARY OF SENIOR CITIZENS HOUSING IN UNION TOWNSHIP AS OF MAY 19, 1970

In December 1965 a townwide meeting was held to explore and study the needs of our older residents. At that time our survey covered areas of health, employment, education and housing. The plea for housing was so strong that we promised a separate meeting on housing. We continued to get a sampling of the survey and in June 1966 had a meeting with a housing specialist as a guest speaker. The chairman for the evening was a prominent real estate agent and highly thought of by the town officials.

Since the building inspector, Louis Giacona, had also conducted a town survey for housing back in 1963, I made contact with him and received much support from him.

Aware of the Mayor's strong reluctance for a Federal program I did two things: Kept myself informed of pending legislation and quietly stated the need to him, saying "I don't care what program as long as we get housing."

In March 1967 I had begun my lecture series for Senior Citizens. This format was useful when we began the formation of the Drop-In Centers.

After we began meeting at the DISC (Drop-In Centers), discussions were continuously held on the problem of housing and the people knew that if there was a breakthrough I would let them know. There was nothing to be gained at that time by people storming town hall without the facts. George Downs, at that time with the Division on Aging, was most helpful to me.

Then in September 1968 we held another open meeting with invitations to the Township Committeemen, Chamber of Commerce, Human Relations Committee, Building Inspector and other prominent people. The guest speaker was a Housing Consultant who brought encouragement as he enlightened the group on the new 1968 Housing Act. This brought community action and the Senior Citizens attended a town meeting that evening. Both Mr. Giacona and myself joined the Senior Citizens stating the need. The Township Committee directed Mr. Giacona to study and bring back a report to them.

Periodically after this time Senior Citizens and/or I attended every town meeting and quietly asked for a progress report on the housing. In October the Township Committee reviewed senior citizens housing with some builders. By January 1969 the proposed site was selected and by March the Township Committee started to appoint members to the housing corporation. Over 400 requests for applications have been received.

In August 1969 the first funds were received from the Housing Finance Agency of the N.J. Department of Community Affairs. In November Roselle Park voiced their objection to the housing which would face their town and has brought suit to prevent construction. The architect is completing his plans and our senior citizens have informed the housing corporation of their concern for entrance guidelines. The package for the housing includes a request for rent supplements.

Submitted by Mrs. Evelyn Frank, Chairman, Board of Directors, Union County Anti-Poverty Council, Inc. and Chairman of the Senior Citizens Committee, Union Township Community Action Organization.

ITEM 8. CORRESPONDENCE BETWEEN SENATOR WILLIAMS AND  
REVEREND VIRGIL MABRY, ADMINISTRATOR WESLEY TOWERS

April 29, 1970.

DEAR REVEREND MABRY: Once again, I would like to thank you for the excellent testimony at our hearing in Ocean Grove. You gave us the benefit of the perspective that comes with success and experience. We were fortunate to have you as a panel member.

Reluctant as I am to ask for still more of your time, I wonder whether I might have comments, for our hearing record, on the following points:

1. You said that "the public center seems to lack motivation," but that "any well-administered 202 housing project could and must become a multipurpose senior center. May we have your comments on what federal actions should be taken to help this result while coping with the "lack of motivation?"

2. Your comments about the New Jersey Limited Dividend Law are of special concern. It is primarily a state matter, of course. But do you have any suggestions for appropriate federal action?

3. You called for "federal standardization of code" in your discussion of 202 and 236 housing. May we have additional details.

Our record will remain open until May 25. If you have additional information, please don't hesitate to send it on at any time.

Sincerely,

HARRISON A. WILLIAMS, Jr., *Chairman.*

MAY 20, 1970.

DEAR SENATOR WILLIAMS: In your letter of April 29, 1970 you asked for additional comments to my witness on housing at the special committee meeting at Ocean Grove, N.J. on April 18th. My comments on the points you lifted up are as follows.

1. In line 16-18 of my testimony before your committee hearing I did make the statement you refer to "any well administered 202 project could and must become a multi-purpose senior center."

1. Lines 13-15 you will note also contained the presumption of an extra facility made available to any 202 project which it does not have nor can have due to the lack of funds which were spent or must be spent for housing alone.

2. An existing 202, certainly new 202's or 236's being planned, could be provided with a community senior citizens service center. Extra funds (grant in aid type) would make possible an extra facility operated by the 202 housing management, making it possible to operate as a multi-purpose center for people of the project as well as for the elderly of the community.

3. In this special facility would be an auditorium for community programs, concerts, plays, basic public meetings, (special senate committee hearings for example), musicals, movies, and other gatherings essential to the community life of the senior citizen. Such meetings would tend to bring together people of the project and citizens of the community in understanding, friendship and joint effort as senior citizens.

4. In this extra facility made available to the housing project must be a dining-room—kitchen facility that would provide properly balanced meals for the people of the project and for those of the community who would choose to take advantage of such service. Full dietary and nutritional assistance could be made available to those who would want to cook for themselves. It is conceivable that a professional food service firm would operate the facility, using as much help from the project as advisable and needed.

5. There should be some office space in this new senior citizen's facility to help with the referral of people to services already existing in the community; to assist in the educational function so needed in orienting the elderly, if nothing more than help concerning their own rights and privileges concerning social security, taxes, insurance, wills, etc.

6. In such a facility provided for the 202 or 236 projects would be a preventive health care unit where regular professional physical examinations could be required of the people of the project; facilities for much needed steam baths; professional eye care service facility or unit; and other needs to make for better health for the independent elderly.

7. Such a facility could provide some commercial areas open to the public and people of the building, operated by the people of the project, the proceeds of which would help with the cost of operation of the new facility. Many elderly

most desperately need to supplement their small incomes, and this is becoming increasingly important as the economic spiral continues to go up. These dear people are the ones most discriminated against by our society. These people will not live as those who love the dependence upon the government as a tax eater. These people are proud, self-reliant, desiring to support themselves. Also in this new facility space could be provided which would permit work done for industry on the premises of the project.

This additional facility for serving the senior citizens of projects for the elderly could help any 202 project realize much that is envisioned by the spirit of those laws that made such housing possible in the first place. With this new facility any 202 project could become a multi-purpose center which is so needed wherever there are elderly.

Such a service center built into an independent housing project could provide a realistic motivation of senior's needs for helping with the ongoing life about them, while at the same time affording them extras they would not otherwise have. Any service in which they are not involved tends to become placative and patronizingly paternalistic, making such efforts not much more than "baby-sitting" type of service.

Such a center operated in connection with an independent living facility would be operated primarily by seniors for seniors in meeting real life situations. The moral strength that comes from knowing they are helping in the ongoing of life about them adds to their sense of being needed, their sense of moral and spiritual development, thus maturing their personality, instead of being stultified by "being ministered to" as in the case of tax eaters.

II. Secondly, you asked for my comments about the N J limited dividend law :

1. The limited dividend law now has been raised to 20% payment on the gross after paying utilities. This is too much to successfully operate a 202 housing project for years to come, that is, without raising the rents proportionately and thus price out of the market those for whom the housing was designed.

2. Many States provide tax exemption to such projects for senior citizens, thus making it possible for such projects to provide considerably more for its people than otherwise possible.

3. The only Federal action I know which would help any 202 project in New Jersey would be to make provision so that a limited dividend non-profit sponsor would have no greater payment in lieu of taxes than public housing. If a 202 private non-profit sponsor could deduct operating expenses before payment in lieu of taxes, additional services could be afforded for seniors that are now not possible with 15% or 20% of gross before taxes.

a. The new 236 program does provide subsidy in part for taxes and for interest rates already, which I think should not be enlarged. Note the material I sent you earlier concerning the government projects here in Newark paying full tax, while others of comparable size and quality are paying much less. The poor future tax payer is thus loaded with a project that will cost approximately twice as much as it would if the 202 direct loan method were used.

b. This is as you say, a matter for the state. The only other suggestion I would have is to tie it in with the third point about which you asked me to comment.

III. "Federal standardization of code" in 202 and 236 housing. There needs to be separate department of senior citizen's housing within H.U.D. Provisions could be written into the law for 202 and/or 236 providing funds for projects any State, which assists the private non-profit sponsor by building in legislation to which States and municipalities would agree when approving such housing; thus standardization of code needed in strategically locating these projects, code which would not restrict projects in their operation. For example, local boards of adjustment could be deprived of the power to strip such a project of ancillary services, as Wesley Towers was denied its beauty and barber shop, its vending and sundry shop, its game room, etc., simply because the project was built in A-1 residential zone. The people of Wesley Towers and its sponsor are thus deprived of these much needed ancillary services.

Other possible "packaging of code acceptance by local municipalities" upon acceptance or approval of a senior citizens housing project could be relating to land and rights of way; parking, density, coverage, height and other down-town restrictions. These projects should enjoy full ancillary services regardless of their location in the community.

I am including a few pages of my annual report to my Annual Church Meeting which I think you might find interesting.

It gives something about possible involvement in the R-58 area or the "Gateway" project now under way. Also included is an indication of our physical relationship to the pedestrian arcade level of the new Gateway project. This information is simply for your use in thinking about our relationship to the greater area of service in the down-town area next to our church.

Most sincerely,

VIRGIL E. MABRY,  
*President, Board of Directors.*

ITEM 9. CORRESPONDENCE BETWEEN SENATOR WILLIAMS AND  
CONSTANCE MIDKIFF, EXECUTIVE DIRECTOR, PATERSON COUNCIL  
ON AGING

APRIL 30, 1970.

DEAR MISS MIDKIFF: You and Mr. Bell gave our Committee a very helpful presentation, one which—I am sure—will provide several helpful springboards for discussion at our hearings in Washington, D.C. Once again, you have my thanks for responsive, and very helpful, thought and action.

As I reviewed the hearing testimony, several other questions occurred to me:

1. How will your Council on Aging reach "into other areas of the city where there are large concentrations of older people and where transportation is difficult?" Your text seems to indicate that no additional funding will be necessary.

2. Has the nutrition program for the aging yet been transferred to the auspices of the Model Cities program? Do you see any opportunity here for similar action elsewhere?

3. What more can be done by the appropriate federal agencies to encourage the kind of liaison enjoyed by your office and the model cities agency of Paterson?

4. You have had great success in interesting the YWCA in your program. What more can be done by federal agencies to encourage participation by such organizations and churches?

It is always a pleasure to work with you. I can now see even more clearly that I missed a great deal when I could not attend that meeting on transportation.

Sincerely,

HARRISON A. WILLIAMS, Jr., *Chairman.*

MAY 12, 1970.

DEAR SENATOR WILLIAMS: Thank you for your letter of April 30, 1970 and the opportunity to edit the transcript of my testimony at your Committee Hearing in Ocean Grove on April 18th. The corrected copy has been mailed to you under separate cover.

Regarding the questions in your letter, I shall try to respond in the listed order:

1. The Paterson Council on Aging has within the past three months started programs in two additional areas—one in the Totowa section of Paterson which I mentioned in my testimony and the other in the Martin Luther King Community Center which is located in the 4th Ward—the heart of Paterson's ghetto. We chose the King Center to see if the aging Negro citizen would respond more readily to program in an environment where he knew he would be in the majority. We shall record this response over a period of weeks or perhaps months. Decisions regarding further expansion in this area will be made on the basis of results at the King Center.

At present leadership for these two program extensions is being carried by volunteers with the help and supervision of the Council Executive. The need for additional funding will depend upon the growth and further expansion of programs and services.

2. The nutrition program sponsored by the YWCA has not been transferred to Model Cities. Rather than transfer, we hope the YWCA will be asked to continue this program which it has done so well with Model Cities funding. The present contract through the State Division on Aging under Title III of the Older Americans Act will expire on June 30, 1970. Time is running out and unless some commitment is made by Model Cities soon, this program is in trouble because the YWCA cannot provide the needed subsidy. The Model Cities response will, of course, depend upon the response of HUD to the proposal.



The process is logical and prospects seem good. I see no reason why Model Cities could not provide funds to private agencies in other areas.

3. I really don't quite know how to answer this question. We have been fortunate in Paterson to have the leadership of Mr. John Bell and Mrs. Joseph Conn, Director and Associate Director respectively of the Model Cities program. Both Mr. Bell and Mrs. Conn have been responsive to needs of older people in the Model Cities area and the fact that the YWCA which provides space for activities of the Center and the Office on Aging is located in the heart of the area has made liaison natural and easy. Our need is for funding of programs designed to improve the lot of all people in the Model Cities area. Whatever "appropriate federal agencies" can do to further this end will provide the encouragement needed to move programs forward.

4. In my opinion the government made a mistake in the beginning of its attempt to solve problems at the local level. Instead of setting up and funding a new and separate Community Agency to deal with problems, I have always felt that already existing public and private community agencies, churches and similar organizations could have done the job better with a fraction of the money that has been used. I think actual performance has proven this to be true. Agencies such as the YWCA, YMCA, Scouts, family agencies, health and welfare organizations have the "know how," the facilities and the confidence of the community. However, they have been by-passed by the government in favor of a community superstructure which has spent millions in our own town and which is constantly under criticism for doing nothing to meet the real needs of the people the agency was designed to help. A revamping of the entire "Great Society" program in consultation with leaders of local agencies such as I have mentioned would in my opinion be in the interest of the community and the tax payer.

Please forgive me for being so "long winded" in attempting to respond to your questions. It has been a pleasure to work with you in these hearings and we appreciate your interest and efforts in behalf of the older people of our community.

Sincerely yours,

CONSTANCE MIDKIFF, *Coordinator.*

ITEM 10. CORRESPONDENCE BETWEEN SENATOR WILLIAMS AND REVEREND KELMO PORTER, EXECUTIVE DIRECTOR, NEWARK SENIOR CITIZENS COMMISSION

APRIL 30, 1970.

DEAR REVEREND PORTER: As I review the testimony taken at our hearings on April 18, I am once again impressed by the rich store of suggestions provided by you and the other witnesses. Once again, I would like to thank you for a very fine presentation.

Reluctant as I am to ask for still more of your time, I have a few additional questions:

1. You mentioned that Newark is ineligible for funds under the Older Americans Act because the state law requires that they pass through the Board of County Freeholders. Is it possible for you to provide me with a citation from that law?

2. If Older American Act funds were made available to you, would you no longer require OEO funding? What "mix" would you seek, and how would you use it?

3. I am impressed by your log showing that more than three thousand volunteer hours of services are provided each month. Can additional action be taken at the federal level to make it possible for even more volunteers to participate?

Our hearing record will remain open until May 25. And you can be sure that I will be happy to hear from you at any time.

With warm regards to you and your associates.

Sincerely,

HARRISON A. WILLIAMS, Jr., *Chairman.*

MAY 14, 1970.

DEAR SENATOR WILLIAMS: Thank you for your letter of April 30, 1970. I am now trying to secure from the New Jersey Division on Aging in Trenton a copy of the New Jersey State Plan, as is required under the Older Americans Act of 1965,

which sets forth the procedure and process of handling such funds in New Jersey. As soon as this is available to me, I will hasten to forward it to you.

I might add, however, that I have just been informed that as of May, 1970, the Essex County Board of Freeholders have established a County Division on Aging.

With respect to your second question, even if Older Americans Act funds were made available to the Golden Age Project, we would still most definitely require O.E.O. funding. It is my understanding that the State of New Jersey received a total of \$250,000 of Older Americans Act funds for fiscal 1968. I'm not sure of the figure for 1969.

Our original O.E.O. program funding for the City alone was \$619,000 in 1966. We are currently operating on a \$204,000 budget. We now have programs and plans which could easily perpetuate \$1,000,000 of annual funding. This, you can see, that we certainly need more money than the Older Americans Act is providing the state.

With respect to your third question, we can easily log many, many more volunteer hours of service here in Newark but for certain draw-backs which I'm certain you and others can do a great deal to help on the federal level.

Many seniors who would gladly volunteer their valued services simply don't have the money to pay the rising bus fares to travel back and forth to the senior centers, nor do they have the money to pay for other incurred incidental expenses including hot lunches. I believe the federal government can provide funds to pay these limited expenses incurred by our volunteering elderly. I believe the National Council of Senior Citizens is concerning itself with this matter and I suggest that you contact them to determine the status of any requests they've made in this regard.

With respect to the rising local bus costs here in Newark, we have already gathered thousands of signatures in protest and are diligently seeking reduced bus fares during the non-rush hours of the day. Your help will be greatly appreciated.

Please feel free to call upon me or my associates at any time we may be of service.

With warm regards,

Very truly yours,

Rev. KELMO C. PORTER, Jr., *Director.*

## Appendix 2

### STATEMENTS AND LETTERS FROM INDIVIDUALS AND ORGANIZATIONS

#### ITEM 1. LETTER AND STATEMENT FROM MILDRED KRASNOW, EXECUTIVE DIRECTOR, BERGEN COUNTY OFFICE ON AGING, HACKENSACK, N.J.

DEAR SENATOR WILLIAMS: Although it was not possible for me to attend your hearing on April 18th in Ocean Grove, I know that Bergen County was well represented by Mr. Emile Gorham of the Bergen County Council of Churches. Incidentally, Mr. Gorham is also the Chairman of our Advisory Board.

I have enclosed some information on the limited activities affecting the aging now being carried on by church groups in Bergen County and although I'm not sure it is the kind of information you want, thought that I would send it on just to indicate how much more needs to be done by the churches in this area.

With all good wishes,  
Sincerely,

MILDRED KRASNOW,  
*Executive Director.*

[Enclosure]

#### BRIEF NOTES—EXTENT OF CHURCH ACTIVITIES AFFECTING THE AGING IN BERGEN COUNTY, MAY 1970

Although the Jewish Welfare Council conducted a study of the non-institutional need of the Jewish aged in Bergen County during 1965 and 1966, no real work has been done in the field of aging since then by any of the Catholic, Jewish, or Protestant denominations and no programs have been created especially for the elderly. However, there has been some interest as follows:

All three religious groups, through their women's organizations—Church Women United, National Council of Catholic Women, and the National Council of Jewish Women—do some friendly visiting, telephone reassurance calling, and sponsor a few senior citizen clubs. They, also, are working with this office to establish a non-profit employment service. In addition to the women's organizations, some churches have social concern committees which are trying to locate the shut-in.

Through the Bergen County Council of Churches and this office, an effort is being made to involve the three faiths in establishing a food service plan to deliver hot meals for the homebound elderly. The Council has a committee on the aging.

In housing, an inter-faith luncheon and workshop was held by this office. As a result of this workshop, a non-profit corporation to develop housing was established under the name, Housing for the Elderly of Bergen County, Inc. Various church groups, as well as labor and industry, are represented on the Board of Directors. No projects have been developed by this organization, as yet. However, the Mt. Carmel Guild of the Archdiocese of Newark is including eight units for senior citizens in their new housing development, the Jewish Welfare Council has just purchased a nursing home and is looking for a housing site, and the Franciscan Sisters are trying to obtain a variance to build a nursing home.

ITEM 2. LETTER AND STATEMENT FROM B. HOFFMAN, DIRECTOR,  
DATA FOR DECISION MAKING, GUERNEWOOD PARK, CALIFORNIA

Senator EDWARD KENNEDY,  
*Chairman, Subcommittee on Aging,*  
*Senate Office Building.*

Enclosed you will find nine copies of the abstract from my book: *Forced Home Ownership dealing with elderly home owners.* I note that these findings have been available for over two years and have not been challenged.

I have enclosed the nine copies so that each of your committee members might have a copy.

Sincerely,

B. HOFFMAN, *Director.*

[Enclosure]

FORCED HOME OWNERSHIP

A Study of a Hypothesis Which Claims that Involuntary Ownership, Blighted Neighborhoods and Inordinate Property Taxation Are Associated with Elderly and Single Owners in Older Suburbia and the Rural-Urban Fringe

(Bernard Benjamin Hoffman, Jr., D.S.S. Syracuse University, 1968)

This study begins by presenting the historical growth of home ownership in the United States and the significant shifts in population proportions towards elderly persons and single heads of households. Against this background, the forced-owner hypothesis is developed as a problem of increasing magnitude for more and more individuals and for society in the form of blighted neighborhoods in older suburbia and the rural-urban fringe.

The forced-ownership hypothesis assumes that many elderly owners over age 65 and the single owners, mostly widows and widowers, have a residential location which can be characterized as isolated or bypassed by the main developmental and growth trends within the metropolitan area. These older suburbs are assumed to be at a distance from the central business district or other centers of employment, and therefore similar to the rural-urban fringe in that they are beyond most of the rental and conversion demands.

A substantial proportion of the hypothesized owners are assumed to have poverty line incomes as a result of retirement and/or the death of the economic head of the household. This lower income combines with a housing market in which the cost of smaller and more suitable alternative housing is prohibitive. Thus, these homeowners find they do not have an alternative; in effect, they are forced to remain in their large, single-unit homes despite the home's inappropriate size, and the owner's physical and financial inability to adequately maintain it.

The methodology is a cross-sectional study drawn mainly from the 1960 Bureau of Census Reports. The forced owners and their sub-groups are systematically compared to national, regional and local SMSA norms for all homeowners and for remaining owners (all owners less the forced ownership group). The methodology presents a series of homeowner characteristics and housing conditions paralleling the hypothesis in easily understood conditional relationships of varying linkages and inferences.

The national analysis disclosed that the households of forced-owners had better than twice the per capita occupancy of substandard housing as other owners. Also, as hypothesized, this group was discovered to be 44.6 percent below the poverty line, or roughly six times more poverty prone. An association of both poverty incomes and poor housing identified 70.3 percent of the substandard housing occupied by the hypothesized group as compared to only 24.9 percent for all other owners.

A test of various characteristics, such as the owner's age, family size, single-unit occupancy, low crowding and length of tenure, all produced supporting evidence of the hypothesis. Weak support was identified by a model of "actual" and "expected" housing age, as related to substandard conditions which indicated that owners 65 to 74 years of age had only 4.5 percent more poor housing than would be "expected."

A case study of Upstate New York Standard Metropolitan Statistical Areas attempted to use the Census Tracts as a means of geographically locating the forced homeowners. A grouping of Census Tracts with hypothesized characteris-

tics was finally identified and located in older suburbia and the rural-urban fringe. These findings suggested the future use of two or more definitions of substandard housing in metropolitan areas. In addition, the need to create a more satisfactory tool for identification of ownership characteristics is evident.

The hypothesized circumstances of the forced-owners had definite application to the property tax debate over relief for elderly owners. Almost immediately the assumption of full investment or rental value for the forced owner's home became unrealistic. While most of these homes have an income or rental value, a home is an unrentable location and larger than the owner desires or is able to maintain, has a highly debatable income value.

The use of the property tax relief to remove the deficit in home maintenance and thus curtail blight was considered. If a full reallocation of such taxation were applied to the homeowners of the income grouping \$2,000 to \$2,999, a minimum level of adequate repair might be achieved. In the income grouping below \$2,000, a full reallocation would still fall short of the amounts required.

The rising proportion of elderly and single homeowners in America; the increasing number of lower income owners in suburbia; a housing market which cannot produce suitable dwellings for the poverty-prone senior citizen; the forced homeowner unable to set aside funds for repairs but forced to pay an inordinate burden in property—all of these elements combine to produce problems in the form of negative voting, rejected school and community improvements, blighted neighborhoods, and declining tax base. These circumstances suggest some of the ramifications of the forced homeowners in American metropolitan life.

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**ITEM 3. LETTER FROM ALICE KRAMER, EXECUTIVE DIRECTOR AND MRS. SAMUEL L. CROSSING, JR., PRESIDENT, YWCA OF JERSEY CITY, N.J.**

DEAR SENATOR WILLIAMS: AS I was unable to attend the meeting on April 18 at the Methodist Home of Ocean Grove concerning "Sources of Community Support for Federal Programs Serving Older Americans", I am sending you a statement for the record of the facilities we could make available at the YWCA of Jersey City for the elderly.

Our building contains many multi-purpose rooms, our residence contains 145 beds for permanent and transient guests. The cafeteria serves the residents and the public seven days a week.

Facilities that could be made available for the elderly would be meeting rooms that hold between 20 to 50 people, an all purpose room which holds between 50 and 100 for dancing, games, lectures or other activities. A small gym and a large gym, an olympic size swimming pool, an auditorium that could seat up to 300 people and the cafeteria, 150 people. All these facilities are being used for our activities at some time or other throughout the week but it would be possible with planning and scheduling to accommodate additional groups to fit into our ongoing program.

As a community agency we give our whole hearted support to a program for the elderly.

Sincerely yours,

ALICE KRAMER, *Executive Director*,  
MRS. SAMUEL L. CROSSING, JR., *President*.

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**ITEM 4. LETTER FROM ROBERT M. WILLIAMS, EXECUTIVE DIRECTOR, YM-YWCA, NEWARK, N.J.**

DEAR MR. WILLIAMS: Thank you for the solicitation of my "grass roots" statement concerning community support for federal programs serving older Americans. While I think I have some answers to some of the pressing problems of serving the aged, they are by no means solutions. For this reason I would prefer to raise some questions which might be pertinent to the matter.

Have priorities been set by Government on the needs of our aged, putting into proper perspective such things as keeping alive, eating regularly, having shelter, gainful employment, filling leisure time, guidance, etc.?

Is the structure of the Government agencies related to work with the aged properly designed to provide the most efficient and positive service?

Is there adequate co-ordination between the existing Governmental agencies providing the gamut of services needed by the aged?

Has maximum use been made of the existing profit and/or non-profit agencies to deal with the problems? Have they even been approached?

Could a sincere effort be actualized to keep the present efforts to meet needs out of the hands of the local politicians (regardless of party)?

How much thought has been given to laws which protect neglect of the elderly by families, similar to those which protect children (inadequate as they are)?

What effect does the minimum wage have on the potential use of aged and does this detract from their ability to supplement retirement incomes in our unstable economy?

How much of the Government money earmarked for the aged ever actually covers anything but administrative expenses?

Can we document the problems which are unique to aged or which must be solved in a different manner than similar problems in other age groupings? At the same time, can we consolidate solutions to problems of the aged in some areas with other age groupings?

I am grateful for the opportunity to send this "statement for the record."

Cordially yours,

ROBERT M. WILLIAMS,  
*Executive Director.*

**ITEM 5.—LETTER FROM FRANK J. SCHWEIGHARDT, EXECUTIVE DIRECTOR, LAKELEND VALLEY FAMILY YMCA, WAYNE, N.J.**

DEAR SENATOR WILLIAMS: I was very pleased to meet with you last Saturday night at Gabriel's Restaurant when my candidacy for council was announced.

I am writing, however, with regard to a letter received from you on April 2 regarding the problem of aging and the conference being held on April 18 at the Methodist Home in Ocean Grove. I am pleased to comment on this very serious problem.

Never in the history of this country have so many been blessed with longevity. Unfortunately, we have made very little headway in planning to assist the elderly in the non-productive years of their lives. The very small stipend from Social Security Pension, if available, is hardly enough to survive on, particularly when the cost of living and taxes increases from year to year. There is an old Chinese proverb, "Better die ten years early than live ten years poor." Unfortunately, we have looked at this growing problem for years and done very little. "Put out to pasture" are the usual words for the state of the elderly. Their job is done.

I have discussed this problem with many of the senior citizens in this area who are now living on Social Security and I would like to make the following comments:

1. Through legislation, more lenient taxation by both the federal and state governments should be provided for persons on Social Security.

2. Provision should be made, through legislation, for a scale of Social Security benefits which climbs more realistically with the cost of living.

3. An increase of funds for low cost housing should be provided.

4. The formation of a federal agency to operate local centers to work directly with the aged, possibly on a county level.

5. The federal government provide funds for private, non-profit agencies, already in existence and equipped with buildings, facilities and professional staff to work on such a program. This, I believe, would be somewhat the same as is being done with the underprivileged.

6. The federal government take over directly the nursing home expenses for those who cannot make their way. Perhaps there ought to be more government low-cost loan programs for the construction of new nursing home facilities.

I think we must become very realistic with the changing times. People are retiring earlier, many times involuntarily, before the age of 65. We must begin to start classifying persons as retired or senior citizens at the age of 60 or 62 years. We must also face the fact that every year the cost of living increases as per indication of the consumer index and other indexes. All of this indicates a loss of buying power and I feel we must begin to realistically adjust Social Security benefits.

Many senior citizens are living in their own homes and are having a difficult time trying to pay for ever increasing taxes. Many, in order to remain in their own homes, are skimping and barely surviving. I feel it is important for the government to recognize that it would be better to lower the taxes of people who are living in their own homes rather than to turn around and have to build large housing facilities and possibly to provide welfare payments for these retired persons. Too often, we think only of the retired who are incapable of "making it on their own." These ranks will swell as retired persons find they cannot keep up their homes because of rising taxes. A method must also be found to discourage the increase of taxes to the elderly in rented apartments where landlords pass on their increases.

I feel that the key to establish real concrete programs and ideas for work with the elderly and relief for the elderly could come through government cooperation with private non-profit agencies who are already beginning to work in these fields.

I find that I will not be able to make the meeting in Ocean Grove on April 18 but am enclosing these remarks, for which you had asked.

Looking forward to seeing you again in the very near future.

Sincerely yours,

FRANK J. SCHWEIGHARDT,  
*Executive Director.*

ITEM 6.—LETTER TO SENATOR WILLIAMS FROM REVEREND ACE L. TUBBS, ED. D., WESTFIELD, N.J.

MAY 5, 1970.

DEAR SENATOR WILLIAMS: Many thanks for the letter regarding the hearing. I'm glad my research was helpful. You are welcome to enter my statement in the record along with Fred's, if you wish. As you know, he simply used the information which I gathered.

You asked for ideas on getting municipal officials to see the need. While at Columbia University, I took a course on community development. I discovered about 20 steps that should be taken to assure success in any community development project. Basically, you start with a small nucleus and go to a larger group and in the process, you have such a ground swell that when you get to the "gate keepers of change" (the Town Council, etc.), they cannot afford to refuse to cooperate—the whole town is breathing down their necks. So, somehow we did not get a large enough nucleus to impress the Town Council in Westfield.

Perhaps you might produce some guidelines for local communities to use that would help them get past the power structure of the community. I will help with that if you wish.

Sincerely,

ACE L. TUBBS.

Enclosures.

#### SECURING HOUSING FOR THE ELDERLY IN A LOCAL COMMUNITY

Community development is an educational process rather than a building program with logical steps.

Organizational structure is a must, but unless it is viewed as essential by those involved, it is useless.

To involve those directly responsible for the lack of community development without letting them feel they are "bad", is important.

Success in establishing housing for the elderly in any community will be contingent upon the involvement of as many people as possible in some way.

#### STEPS IN COMMUNITY DEVELOPMENT PROCESS AS RELATED TO HOUSING FOR ELDERLY

1. *Social Situation*—State all the facts that can be gathered to justify need.
2. *Strain or Tension*—Show how community suffers when elderly suffer.
3. *Awareness of a New Possible Response*—Increasing pressure from public minded citizens calls for some kind of action.
4. *Interest or Motivation*—State benefits to business, industry. Exploration and exchange of information takes place for all who stand to benefit.

5. *Support of Gate Keepers of Change*—Get the power structure of the community to invite an outside community development person to become the innovator, expeditor, or encourager of change.

6. *Reference to Larger Groups*—Political, church, business, civic, and other organized groups to be consulted in an exploratory manner.

7. *Problem Definition*—From exploration findings a small group describes the exact nature of the community problem as it concerns the elderly; such as the fact that they are our geographical but not our psychological neighbors. There is no consensus in views, or way of attacking the problem. There is inadequate communication between citizens and business leadership. Everybody's problem has become nobody's problem, etc.

8. *Problem Diagnosis*—From precise diagnosis of the presenting problem that hampers the establishment of housing for the elderly, discover the basic ingredient for change.

9. *Community Education*—Mayor appoints committee to disseminate finding of small groups to everyone in the community.

10. *Emotional Impact*—Arouse citizenry with statements of facts and statistics regarding what the community is missing as a result of apathy over elderly and their needs.

11. *Channelization of Mass Enthusiasm*—Committees appointed to lay tentative plans for various facets of this community development project.

12. *Social Organization*—Form a small committed group of citizens to steer the community development program through.

13. *Planning Action*—Assimilate plans from various committees and decide course of action, set time table, evaluate success and failures of other similar projects in other communities, investigation of legal complications.

14. *Community Resources*—Use professionals, local, state, and Federal aid.

15. *External Assistance*—Securing funds, local, state, and Federal.

16. *Role Allocation*—City or Town Council forms action commissions to carry out approved projects within prescribed budget.

17. *Plan Implementation*—Vast press coverage on plan of action; use of speakers; films; and fund raising as needed.

18. *Coordination*—Takes place at City or Town Council meeting. All action commissions as appointed by Mayor report to City or Town Council.

19. *Evaluation—Feed Back*—Takes place all down the line in these steps, but especially as the development takes place.

20. *New Order*—The community has its housing for the elderly!

ACE L. TUBBS, Ed. D.,  
Westfield, N.J.

#### DIFFICULTIES ENCOUNTERED IN PROVIDING HOUSING FOR THE AGED, OF WESTFIELD, NEW JERSEY

In the fall of 1962, I (the Rev. Ace L. Tubbs, then assistant minister of the Presbyterian Church in Westfield, N.J.) introduced at ministerial staff meeting a concern that I had found expressed on a number of home visits to the aged. The constituents requested that the church become involved in providing housing for the elderly of Westfield.

Dr. Frederick E. Christian, senior minister, outlined the same concern which had come to his attention earlier, and suggested that I coordinate my efforts with the Rev. William Cober of the First Baptist Church, who was also interested. I was instructed to work closely with the Presbyterian Board of Deacons and gather all the facts needed for a proposal.

In checking with Dr. Cober, I found that the Baptist effort never got off the ground. He encouraged me to proceed and to keep other churches apprised of our efforts and any need for assistance.

Research was undertaken to ascertain the need for domiciliary care for the aged and the type facility that was needed. It became evident that upwards to 200 units were urgently needed, that a communal dining hall and a medical facility would be in order. We, (individuals I had delegated to gather information) found that governmental funds were available and that the best way to handle such a project was through the efforts of one church board, or with a board made up of members of the various churches.

I then presented all my findings to the Board of Deacons of the Presbyterian Church, Louis Quad, President. In a letter from him dated October 23, 1962, he indicated that the Board of Deacons "indicated that such a venture is indeed



practical, and would serve a genuine need." A permanent committee was appointed to make a more detailed study and report monthly to the Deaconate.

Then we got a new President of the Board of Deacons and nothing more developed with a Presbyterian sponsored program.

In 1967, the First Methodist Church of Westfield picked up the gauntlet. I gave them the benefit of all our research and planning. Mr. Lewis B. Everett headed this effort for the Methodists and on September 20, 1968, the Methodists presented their proposals at a community wide meeting. They called for the formation of a Westfield Senior Citizens Housing Committee with representatives from all churches. A statistical survey was planned to document the need with facts.

On September 26, 1968 the survey form to ascertain need for housing for the aging appeared in the Westfield Leader and a front page news article explaining the proposal.

On October 10, 1968, the Leader announced the 140 persons were ready to move in when the facilities were constructed. An additional 84 nearby people indicated an interest in securing housing for a total of 224.

On October 4, 1968, a visit was made by Messrs. Harold Rosenfeld and William Ainsworth to Mr. Everett and me to survey a proposed site in Westfield and to discuss implementation of the 202 Housing Program of the Federal Government. We received encouragement and able assistance from all governmental personnel, as well as able guidance from other communities, organizations, and agencies dealing with housing for the elderly. We furnished Messrs. Rosenfeld and Ainsworth, and later Mr. Vincent Marino, Assistant Administrator for Housing, with all the information they requested, in detail.

On January 27, 1969, Richard Krakow, Chief of the Elderly Housing Loans Branch wrote us that the government was anxious to build at least 150 units on the property that had been surveyed. Later he changed it to 175 units as being "marketable."

February 1, 1969 began the long battle to secure the cooperation of the Town Council.

February 14, 1969, the Mayor wrote that the matter was referred to the Planning Board.

March 21, 1969, Mr. Everett outlined to the Mayor all the material presented to the Planning Board which passed the matter back to the Town Council. He called for a special meeting with the Council to present plans and get approval so that the \$3,000,000 self-liquidating loan from the government could be secured. The Mayor did not respond.

April 1, 1969, Mr. Warren P. Phelan, Regional Administrator of the Department of Housing and Urban Development wrote to say that the 202 program was replaced with a better program, and that the government was anxious to proceed.

June 18, 1969, the Mayor wrote that the Council did not go along with our proposed site, and that our plans were not in accordance with the Master Plan of the Town of Westfield.

August 11, 1969, Mr. Everett again requested a hearing on the proposal. There was no response, so the August 14, 1969 Leader chastized the Council in a blistering front page article. Some of the phrases were: the Council shows "utter lack of responsibility", and "has not seen fit to afford an opportunity to present a proposal for housing for the elderly."

August 12, 1969, Mr. Everett and others went to the Town Council Meeting, uninvited, and protected their brush off given them by the Council.

On August 25, 1969, I delivered a sermon at the Presbyterian Church in Westfield on the subject of "Pure Religion"—dealing with our responsibility toward the aged. I invited the Mayor and Town Council to attend and meet with interested persons following the sermon to discuss ways the Town of Westfield could help its citizens meet the needs of 10% of the population. Only Mr. Everett attended and answered the many questions that the people asked regarding our plans.

On September 3, 1969, the Town Council invited Mr. Everett to present the committees plans. He did so in a most thorough and attractive manner, giving the latest revisions of persons vitally interested (234) in possible housing units.

On October 7, 1969 additional requests by the Mayor and Town Council were answered. A prompt acknowledgement was made. Subsequently, another study committee was appointed by the Mayor the first of December, 1969.

On December 4, 1969, an additional editorial appeared in the Leader prodding the Council through the new study committee to do more than "study", that ACTION was needed now!

The December 31, 1969 issue of the Leader announced the names of the Advisory Housing Group appointed by the Mayor.

On January 9, 1970, the committee had its first meeting. It met again January 22, 1970, January 28, and February 12, 1970.

It appears that all the painstaking research already done so completely will be duplicated by the Advisory Committee.

Meanwhile, some of the best citizens of Westfield, leaders in our churches and community will be squeezed out of town because they can no longer afford to maintain homes that rightly should be sold to younger families, and who want desperately to remain here in Westfield and move into low cost housing.

It would appear, then, that Westfielders have encountered difficulty in getting what they need and want. Any further assistance from the Federal Government will be greatly appreciated.

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**ITEM 7.—LETTER TO SENATOR WILLIAMS FROM MAYOLYN SAUNDERS,  
PRESIDENT, NORTH TRENTON NEIGHBORHOOD COUNCIL, TRENTON,  
N.J.**

**MY DEAR SENATOR WILLIAMS:** I have been advised by Mrs. Ada McClinton, affiliated with the New Jersey Training Institute, Inc., to contact you concerning our Senior Citizens Program. This program is one which we at the North Trenton Neighborhood Council, a delegate agency funded by United Progress, Inc., initiated to serve the senior citizens in our area with entertainment, weekly dinners, bus trips, soul services, etc.

Presently, we are badly handicapped since our existing funds are not sufficient to allow full operation of our program. We have been soliciting funds with the aid of about 100 neighborhood people, but the results are not worth mentioning.

We would like to have your support and advice as to where we can go to acquire funds. If you wish to meet with us so that we can discuss this matter in more specific details, I could arrange to have a delegation meet with you in your Washington office.

Very sincerely yours,

(Mrs.) MAYOLYN SAUNDERS,  
*President, North Trenton Neighborhood Council.*

## Appendix 3

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### STATEMENTS SUBMITTED BY THE HEARING AUDIENCE

During the course of the hearing a form was made available by the chairman to those attending who wished to make suggestions and recommendations but were unable to testify because of time limitations. The form read: "Dear Senator Williams: If there had been time for everyone to speak at the hearing on 'Sources of Community Support for Federal Programs Which Serve Older Americans,' in Ocean Grove, N.J., on April 18, 1970, I would have said:"

HOWARD F. DOTY, VICE PRESIDENT, AARP CHAPTER 93, OCEAN GROVE, N.J.

What is being considered regarding wage & price control by the Congress and the President. This action is long past due. Social security payments do not keep up with the daily increase in living costs.

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JOHN F. LOONEY, ASSISTANT DIRECTOR, COMMUNITY RELATIONS NEWARK HOUSING AUTHORITY, NEWARK, N.J.

1. There is an urgent need to coordinate the many programs available through Federal and State funds.

2. Greater effort should be made to provide meaningful leisure time activities so that the elderly, in the words of one speaker J. Vuocolo, will not be forced to a boring, rocking chair existence in their declining years.

3. Be cognizant of the contents of a Newark News article by Judith Ransal, Nov. 8, 1969, headed "Rising medicare cost puts elderly in bind" which in part stated:

"What are the alternatives in the face of very real inflation? . . . but meeting rising costs by penalizing beneficiaries can hardly be what the architects of Medicare had in mind . . . and why should not the people and institutions providing health care set for themselves the goal of giving Medicare beneficiaries what congress has said is their due?"

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NANCY M. POLJTAN, PRESIDENT AARP OCEAN GROVE CHAPTER 93, LONG BEACH, N.J.

In Monmouth County we need a Senior Citizen information center similar to Middlesex County—a consulting service with a director also—we need parttime employment for those able to work. The Monmouth County Association of Senior Citizens is operating on a volunteer basis in Red Bank. They need financial help. We have an office in the Municipal Bldg.

Physical education—Physical fitness program geared for elderly.

Help for senior citizens to communicate with each other—courses at Brookdale College in communications. Cultural programs for enrichment of lives of elderly.

Important to have advisor council assuring senior citizens of concern and a desire to help.

Paid volunteer help to visit and check on shutins, live alone senior citizens.

Congenial company and recreation programs enlarged and increased with federal funds.

WILLIAM H. SNEIDER, ACTING SOCIAL SERVICE DIRECTOR, HOUSING AUTHORITY—  
CITY OF ASBURY PARK, N.J.

I am Social Service Director for Senior Citizens for the Housing Authority—City of Asbury Park, N.J.

The elderly groups in our various housing projects contain about 400 families.

Many of the senior citizens have experienced inadequate payment under Medicare benefits, due to an arbitrary attitude setup by the Prudential Insurance Company of America.

Prudential claims the Medicare legislation requires that their determination of benefits payable, must be based on the prevailing fees for similar services in a locality—as well as the physicians customary fee.

Prudential has set an office fee of \$8 for physicians in our area, regardless of the type specialist, for example, during the past 5 years customary fees for an Ophthalmologist has been from \$10 to \$20 Orthopedic surgeons \$10 to \$15, Dermatologists \$10 to \$15, medical internists \$10 to 15.

How Prudential makes their determination, and sets up a standard limited fee for physicians in our locality is unknown to me.

The Medicare \$50 deductible under their formula is now \$60 or more; the 80% of allowable charges is now reduced to about 60%.

The senior citizen under Medicare is now paying about \$110 a year for Medicare "B" benefits—and it not receiving the money properly due him as setup under Medicare legislation.

