

HOUSING PROBLEMS OF THE ELDERLY

HEARINGS
BEFORE THE
SUBCOMMITTEE ON
HOUSING FOR THE ELDERLY
OF THE
SPECIAL COMMITTEE ON AGING
UNITED STATES SENATE
EIGHTY-SEVENTH CONGRESS
FIRST SESSION

Part 3.—Philadelphia, Pa.

OCTOBER 18, 1961

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NOTE.—Five hearings on housing were held and they are identified as follows:

- Part 1—Washington, D.C.
- Part 2—Newark, N.J.
- Part 3—Philadelphia, Pa.
- Part 4—Scranton, Pa.
- Part 5—St. Louis, Mo.

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HOUSING PROBLEMS OF THE ELDERLY

WEDNESDAY, OCTOBER 18, 1961

U.S. SENATE,
SUBCOMMITTEE ON HOUSING
OF THE SPECIAL COMMITTEE ON AGING,
Philadelphia, Pa.

The subcommittee met, pursuant to call, at 10:10 a.m., in the auditorium of the Benjamin Franklin High School, Broad and Green Streets, Senator Joseph S. Clark, chairman of the subcommittee, presiding.

Present: Senator Joseph S. Clark (presiding).

Also present: Hon. Herman Toll, a Representative in Congress from the State of Pennsylvania.

Committee staff members present: Dr. Frank Atelsek, research director; Frank C. Frantz, professional staff specialist on housing; and John Guy Miller, minority counsel.

Senator CLARK. This is the second of 29 meetings which the Senate Special Committee on Aging is holding in every part of the country this fall.

We have a very long list of witnesses this morning, and I hope to give everybody ample opportunity to be heard. I am going to try to set a good example by offering my opening statement for the record, and I hope other witnesses will do that, and then summarize their testimony as briefly as possible, so we can get all the different points of view.

Members of the committee, aided by our staff, will analyze the record to see what problems seem best handled in the local community or by local government, and which problems seem to be national in scope—to require action by the Federal Government.

We hope these hearings will help to bring about an awakening of conscience throughout the United States in regard to our obligations to our older citizens. We hope these hearings will also lead to the enactment of sound legislation to solve those problems that cannot otherwise be solved.

For these purposes, we have set aside the afternoon session today for a town meeting, during which we will hear from the senior citizens who know the problems of aging better than anyone else. We are looking forward to hearing firsthand from as many as care to speak this afternoon.

The subject of this morning's hearing is housing for the elderly. Clearly, this is no small matter. Our State has more than 1,100,000 people aged 65 or over, or 16 out of every 100 adults. But more than that, and most important to our discussion of housing, is the fact that these people who reach age 65 can expect to live well on into their seventies and eighties and even beyond.

In our State, over 350,000 of our aged people are 75 years or older. In the country as a whole, there are now over 1 million persons who have reached age 85. With new advances in medical science, we hope and expect to do even better in the future. It is our aim to see that these added years are spent in comfort and dignity.

The kind of housing each elderly person needs depends on his state of health, ranging all the way from those who need no special consideration at all to those who need regular nursing care and the restorative services of trained therapists. The latter is not exclusively a housing problem, but there is no question that by and large facilities for such nursing care are either below standard or beyond the means of most of the aged who need such service.

One of the questions we must ask ourselves in these hearings is, Does our planning for housing elderly people pay proper attention to their present and future health needs? Last month I had an opportunity to visit some housing projects for the elderly in Sweden, which incorporated some remarkable ideas along these lines.

Today over half of our aged women are widowed, so the housing of the more than 4.5 million aged widows across the country deserves some special attention, particularly since their financial resources are usually very limited. One of the great tragedies of today lies in the fact that many ten of thousands of our elderly women live in lonely rooms just getting by from day to day.

I also want to explore today the relation between housing for the elderly and urban renewal. Urban renewal projects, while good in themselves, displace a great number of old people from familiar surroundings and, in effect, force them to compete for housing in a market which is often priced beyond their means.

What happens to them? Do they wind up in housing that is better or worse than that which they left? Do they wind up paying more or less rent?

We want your comments on Federal housing programs. With the enactment of new legislation this year, we now have what is intended to be a balanced set of aids.

For the lowest income groups, who cannot obtain decent housing without subsidy, we have the special elderly housing feature of the public housing program. In the Commonwealth of Pennsylvania, a total of 1,469 dwelling units for elderly families have been approved, and the first 93 of these have been completed in Philadelphia. To what extent does public housing meet the needs of people in the higher age brackets?

Under the direct loan program for elderly housing, nonprofit organizations are eligible to borrow directly from the Federal Government up to 100 percent of development costs at 3 $\frac{3}{8}$ percent interest over a 50-year period. There is only one pending application from Philadelphia, that of the Friends Neighborhood Guild. Why are not more organizations taking advantage of this program?

For both profit and nonprofit organizations, we have FHA mortgage insurance. Only two applications are now in active status with FHA, one from the George Friedman Home in Bryn Mawr and one from York House, where I had an opportunity to visit this morning.

This year we enacted a new program of assistance to provide housing for families of moderate income. All age groups are eligible,

but certainly older persons are among those most entitled to benefit from this program. This program is just now getting underway.

I want to take this opportunity to urge every organization in Pennsylvania interested in the acute problem of housing for elderly persons to take the fullest advantage of this wide range of Federal legislation—much of which I am proud to say that, as a member of the Senate Housing Subcommittee, I helped to write.

When you have examined these programs, if you find that they do not help you to proceed as you want to and need to, then I want to know that, too, so that if changes should be made in the legislation we can make them.

The statements which are presented will be carefully read by the committee staff, and by me. We hope at the end of these hearings to be able to prepare a comprehensive and useful report, based on the testimony which we have taken.

We hope to get as a result of this hearing some measure of the metropolitan area need for housing for the elderly, if any, which is not now being met; of what is being, and should be, done by private, charitable institutions, by local government, by State government, and by the Federal Government to provide adequate housing for our older people, at rents they can afford; of what extent this housing should have built into it adequate medical, and health, and recreational facilities, and to move on from there to determine how the need can be met, particularly in terms of financing.

What can the community chest agencies do? To what extent can these facilities be self-supporting? What should local government, State Government, and Federal Government do to meet the financial need?

Congressman Herman Toll is in the audience. I wish he would come forward and sit up here with us, so that he can participate in the hearing.

(Representative Toll joined the committee.)

Senator CLARK. Are there any other Congressmen in the audience?

Our first witness this morning is the Honorable Richardson Dilworth, mayor of Philadelphia, who has a long and enviable record of interest in this vitally important problem.

Mayor Dilworth, it is always a pleasure to welcome you.

STATEMENT OF HON. RICHARDSON DILWORTH, MAYOR OF PHILADELPHIA

Mayor DILWORTH. Thank you, Senator Clark.

It is now almost 3 years since the Subcommittee on Problems of the Aged and Aging of the Senate Labor and Public Welfare Committee held its hearings in Pennsylvania. As you will remember, those hearings were held in Pittsburgh. We are naturally delighted in the city here that another series of hearings has commenced, and that they are here in Philadelphia.

In the past years, as you know, the problems have certainly become very much more acute, because whereas in 1950 those over 65 years of age only constituted about 8 percent of our population, people over 65 constitute almost 10 percent of our population today, and there is no doubt that that percentage will continue to increase as public

health improves, so that it is a tremendous problem for the people themselves, and for all phases of our Government.

As far as our own city goes, I think within the limited means and abilities of municipalities, we have been attacking the problem as far as it can be attacked at a purely city level.

Early in 1959, we opened a thing that you had planned for when you were mayor, the adult health and recreation center, a facility designed to meet the total needs of older people, for preventive physical and mental health services, and for constructive use of their time. It is located in one of our most modern recreation centers, as you know, and puts at the disposal of senior citizens the combined services of physicians, psychiatrists, psychologists, social workers, and recreation leaders.

It is sponsored jointly by the State department of public welfare and the city departments of health and recreation. Its programs are available to any persons over 60, and last year it enrolled more than 500 members who paid over 6,000 visits to the center. The center is designed not as a treatment center for the physically or mentally ill, but as a constructive place for people over 60 years of age.

Its programs range from classes in crafts to consultations with psychiatrists, and from discussion groups to medical screening tests.

For the time being, we have only one such center serving a limited area of the city, but in the years to come we hope to expand these into every section of the city.

Senator CLARK. Mayor Dilworth, would you state for the record just what area that center covers?

Mayor DILWORTH. It is up at Allegheny Avenue and 6th Street, so it would cover that part of the northeast.

Less than 2 months ago we opened at Riverview, which is the city's home for the aged, a new 170-bed infirmary located in one of the older buildings, but converted at a cost of over \$400,000. This new facility will at least begin to meet the urgent need for infirmary care of older persons who are afflicted with one of the many ailments which go along with old age, and require custodial bed care, rather than active treatment in a general hospital.

We have assumed this responsibility, although we have believed it is the responsibility of the State, because the problem is so urgent. The Riverview Infirmary serves two important purposes. It aids the aged who are too ill or too poor to gain admission to private nursing homes, and yet not ill enough to go to general hospitals, and who in the past frequently ended up in one of our correctional institutions, which was a tragic situation, and at the same time, it will relieve our general hospitals.

Our department of public health is also prepared to establish at Philadelphia General Hospital a separate geriatric unit. We are now awaiting action by the U.S. Public Health Service on our application for a half million dollars in Federal funds, to which we will also contribute for the operation of such a unit.

Senator CLARK. Could I interrupt there, Mayor Dilworth, in reference to Philadelphia General Hospital? You will recall that when you and I were active together here, perhaps 10 to 15 years ago, Philadelphia General Hospital had an enormous number of older citizens who were pretty nearly living out their lives there, and it

was our conclusion that a general hospital should have a much more rapid turnover than that, and it was necessary to find some other facility to take care of these older people.

What is the present policy of Philadelphia General Hospital with respect to elderly people becoming almost permanent residents out there?

Mayor DILWORTH. We are determined that that would be very bad policy for our general hospital, in addition to which, as you know, for the first time this year we have gotten State aid for our Philadelphia General Hospital, and the State authorities are also very insistent that it must be a general hospital in every sense of the word, and not a place where older people can remain indefinitely.

Senator CLARK. Well, it is necessary to find other places for that type of elderly citizen to go.

Mayor DILWORTH. Yes.

Senator CLARK. And perhaps you could give us just a quick bird's-eye view of what the facilities are for that kind of care in Philadelphia today.

Mayor DILWORTH. Well, except for the private nursing homes in Riverview, they are virtually nonexistent.

Senator CLARK. There are a couple of Community Chest agencies. For example, I went to York House, up on York Road, this morning.

Mayor DILWORTH. Oh, yes; I beg your pardon.

Senator CLARK. But, generally speaking, am I correct in my assumption that there is very little that the city has been able to do, with its limited finances, to take care of this need, and also, that there is a very great need?

Mayor DILWORTH. Yes, and the Community Chest agencies are finding it increasingly difficult to handle this particular problem, because the agencies that handle this, as you know, have been having contraction of their income, rather than expansion.

Senator CLARK. Thank you, sir.

Mayor DILWORTH. We simply cited these examples to demonstrate that Philadelphia is doing as much, we believe, as a big city can do with its very limited tax resources. The main responsibility, however, we believe, for providing nationwide answers to the problem does rest with the Federal Government.

In the field of income maintenance, and certainly one of the great problems is these automatic retirement rules, which no longer appear to make very good sense, because it means that we are putting out to pasture people who are able both physically and mentally to perform tremendously valuable services. When you add to that their experience and their judgment, which they have acquired over the years, it is one of the great wastes today, our failure to take advantage of the skills, of the experience and the physical abilities of people over 65, and particularly of people over 60.

The problems of health maintenance, the problems of housing, are still, as they were back in 1959, the three principal areas in which Federal legislation is required. The specific needs in the field of housing, as we see them, will be presented to you by William Rafsky, our city's very splendid development coordinator, later in the day. I will confine myself to the other two.

I think that Governor Lawrence, in his testimony in 1959, summed up the problem quite accurately. He said at that time:

The basic problem of old age in Pennsylvania is very simply a lack of money. Insufficient income in one's later years is not only a problem in itself for many older people, but it is the major factor handicapping our attempts to deal with their other problems, problems such as declining health, inadequate housing, and nothing to do. We sometimes speak too easily about peripheral problems, such as meaningful leisure activities, but they mask the root of the problem, which precisely because it is real doesn't need a fancy phrase. It is no money.

To our way of thinking, this statement succinctly sums up what we call the problem of income maintenance for older people. Since 1959, the Congress had made some important improvements in our social security system. In 1960, it increased the benefits for aged widows and dependent parents, and liberalized the requirements for becoming insured.

It also increased the amount a retired person may earn before losing all or part of his OASDI benefits. In 1961 the Congress increased the minimum benefit amounts to be paid, and lowered the retirement age for men from 65 to 62.

Welcome as those improvements are, we believe they do not go far enough.

In the report of your committee submitted to the Senate in 1960, you recommended a substantial increase in benefits under old-age insurance for all beneficiaries, and a raise in the minimum benefits from \$33 to at least \$50 a month. We feel that that recommendation is very badly needed.

In addition to strengthening further the social security system, we need to devise means of tying private pension plans more firmly into the social security system, so that individuals who leave their jobs will not be deprived of the pension benefits they have earned. This will not only increase the mobility of our labor force, but will also aid in the employment of older workers who are now frequently turned down because they are too old to qualify for private pension plans.

We do not believe that is a really important factor, because we see that time and again: Companies unwilling to hire older people on account of this pension point.

Senator CLARK. I agree with you that that is one of the most important missing links in our whole system.

Mayor DILWORTH. Closely linked is the problem of health maintenance, because it is most frequently the dollar that stands between our senior citizen and the need to maintain his health. The Kerr-Mills bill which was enacted by the last Congress is a very inadequate solution. Its basic deficiency is that it is a relief measure, not an insurance measure. It subjects the applicants to all the indignities of a means test, and compels them to dispose of virtually all their liquid assets before they can obtain any medical aid.

Senator CLARK. Mayor Dilworth, I wonder if you would agree with me that at least a major problem in this whole field is what might be called moderate income elderly people? That is to say, people who have enough money so they are not on public assistance, but who don't have enough money to afford either adequate shelter or medical care.

Mayor DILWORTH. I think that is the key to the whole problem, no question about it, and I think in that very field—but, of course, this

doesn't come under your committee; the State laws should be amended in various regards to give them proper tax benefits.

It is simply an illusion that private, voluntary health insurance plans can eventually cover everyone. The Department of Health, Education, and Welfare estimated that by 1965 at least 8 million aged persons will not have any type of health insurance whatsoever. The only sensible way of assuring older persons of health protection upon retirement is to add health insurance to the social security system, spreading the risk of health insurance over the entire labor force, and premium payments over the entire life span of the insured is the only economical way of financing the medical needs of our citizens.

It is imperative, we believe, that Congress enact in 1962 President Kennedy's program for financing the health needs of the aged through social security. We are very conscious of the fact that improving the living standard of our aged and aging persons will require additional expenditures of substantial sums of public funds. We are convinced that the States and municipalities must continue to contribute their share—their full share—within the limitations imposed upon them by the distribution of revenue among all three levels of government.

We are certain, however, that the Federal Government will have to carry the major burden of this national problem.

Fortunately, we believe that our affluent society can afford to provide a decent standard of living for those who have helped to create its wealth during their working lives, and that their own working lives can be greatly extended, and that we have a moral obligation to do just that.

Senator CLARK. Thank you, Mayor Dilworth. I am going to ask you one more question: Is it your view that the tax level in Philadelphia today is coming fairly close to the maximum which can be efficiently raised without putting the people of our city at a great disadvantage with other citizens elsewhere in terms of what they have to pay in taxes and the cost of living?

Mayor DILWORTH. And that was brought home very forcibly to me one night in south Philadelphia.

I don't mean to be flip about it. There is no doubt that we, and I think every large city, are straining our very limited tax resources to the uttermost, and if we went any higher, for instance, if there was any material increase in the real estate tax, all this building that is going on now, which is making it possible, and all this industrial development that is going on now, and which we sincerely believe will make it possible for us to continue an orderly plan of development and rehabilitation and expansion of our city without further periodic tax increases, would all just dry right up, because the counties that surround us both in New Jersey and Pennsylvania would again have a tax advantage that we couldn't possibly compete against.

Senator CLARK. And the same would be true of an increase in the wage tax, would it not?

Mayor DILWORTH. Yes, any substantial increase in the wage taxes is going to hurt.

Senator CLARK. And local merchants are already complaining pretty bitterly about the mercantile license tax, are they not?

Mayor DILWORTH. The mercantile license tax, as you know, was adopted very reluctantly, because the State government does not permit us to levy any tax on business income. We, therefore, have to levy the tax on business gross receipts. It is a bad tax, there is no question about it, but one that has been essential to us, to maintain the program that we are carrying on.

Senator CLARK. And for the record, there is a fairly high State sales tax, is there not?

Mayor DILWORTH. The State sales tax is now 4 percent.

Senator CLARK. So that it would not be feasible to impose a city sales tax on top of a State tax.

Mayor DILWORTH. No; you will remember that we tried a sales tax. There was a sales tax tried in Philadelphia for 1 year, and it was quite disastrous; it was the biggest year Camden ever had.

Senator CLARK. So to summarize, your tax resources for increasing revenue, and to take care of a very substantial part of this problem of the elderly, are just not there, are they?

Mayor DILWORTH. No, sir; they really are not.

Senator CLARK. Thank you very much.

Mayor DILWORTH. Thank you, Senator.

Senator CLARK. Congressman Toll, do you want to ask any questions? Do members of the staff want to ask any questions?

We appreciate your coming up here and taking time out of your busy day.

Mayor DILWORTH. Thank you, sir.

Senator CLARK. Our next witness is Warren Phelan, the regional administrator of HHFA.

Mr. Phelan.

STATEMENT OF WARREN PHELAN, REGIONAL ADMINISTRATOR, HOUSING AND HOME FINANCE AGENCY, REGION II

Senator CLARK. Do you have a prepared statement to file?

Mr. PHELAN. Yes, I have a prepared statement which I will give to you.

Senator CLARK. It will be filed in the record at this point.

(The prepared statement of Mr. Phelan follows:)

PREPARED STATEMENT OF WARREN PHELAN

Thank you for the opportunity to appear before your committee today and to comment upon the problem area of housing for the elderly.

I am Warren Phelan, regional administrator of the Housing and Home Finance Agency, Region II. Our region encompasses a six-State area, comprised of New Jersey, Delaware, Maryland, Virginia, West Virginia, and the Commonwealth of Pennsylvania. We also cover the District of Columbia. My remarks today will be restricted primarily to the State of Pennsylvania, which I assume is your principal area of inquiry.

Our Administrator, Dr. Robert C. Weaver, has already appeared before your committee, and I doubt very much that I could amplify or improve upon his most excellent presentation. In his introductory statements, he pointed out that the convergence of many serious problems in our citizenry's later years make the situation of the elderly a matter for national attention. Among these are the fact that two-thirds of citizens over 65 are withdrawn from gainful employment; incomes among this group are low, especially so for individuals living alone, with nonrelatives, or with family; their liquid assets are pathetically small; more than three out of every four have one or more chronic illnesses; and almost one-half represent survivors of previous marriages, widowers or widows.

Dr. Weaver stressed that the economic and social needs of this group are diverse, and that there is no routine or standard solution to their housing problem. He continued by pointing out that the diversity of their problems is matched to large degree by the wide range of Federal housing aids which have been established to answer their needs. In his presentation, he then proceeded to describe the several housing programs which exist for the elderly.

I shall mention the content of these programs only briefly, in order that we may relate them to the specific accomplishments in which I am sure you are interested.

Housing-for-the-elderly programs

The aids provided under the legislation cover the fields of both private housing and federally aided low-rent public housing. In the field of private aids, we have the insurance program of the Federal Housing Administration known as section 231, and also the aids furnished under section 203. There is also the direct lending program under section 202 of the National Housing Act.

FHA section 231

Section 231 is used for financing of new or rehabilitated rental housing when the bulk of the units are designed for occupancy by elderly persons. A private nonprofit sponsor can secure a mortgage amounting to 100 percent of replacement cost where the construction is new. Where the construction is not new, the mortgage amounts to 100 percent of the value. For a profit-motivated sponsor, the amount of mortgage is 90 percent of replacement cost for new construction, and for other than new construction, the amount of mortgage is 90 percent of value. To assure long-term permanent financing for such efforts, the mortgages are eligible for purchase by the Federal National Mortgage Association under its special assistance program.

There is no Federal subsidy, direct or indirect, under this section 231 program, and the interest rate is $5\frac{1}{4}$ percent, the same as for practically all other types of multifamily housing. There is also a one-half percent mortgage insurance premium. Accordingly, the rents resulting from such projects will be at those higher levels associated with new construction or extensive rehabilitation, and they will, therefore, exceed the rent-paying abilities of most of the elderly market.

In Pennsylvania, specifically in Philadelphia, we have had one outstanding project built under the program, York House, an elevator apartment development of 220 units. The project is located near Broad and Olney, practically adjacent to the Albert Einstein Hospital, Northern Division. It was constructed under nonprofit sponsorship of the Federation of Jewish Charities. Since its opening several years ago, it has been an eminently successful operation.

There is also under preliminary processing in the eastern Pennsylvania insuring office of the FHA another project of 203 units, also to be constructed under nonprofit sponsorship, the George Friedland Foundation, to be located in Bryn Mawr. In the western Pennsylvania insuring office of FHA, extensive preapplication conferences have been held with a nonprofit group, Senior Citizens Housing, Inc. (associated with the Jewish Home for the Aged), for construction of an elderly development in Pittsburgh near Homestead. FHA expects an application to be forthcoming very soon for an 85-100 unit project.

Section 202, direct lending program, CFA

In the previous session of Congress, there was recognition that lower-priced housing was necessary more nearly to meet housing needs of the elderly. A direct lending program under section 202 was established wherein private, nonprofit groups could secure 98 percent, 50-year loans at below private market interest rates—presently 3% percent, for construction of elderly housing.

In this last session of Congress, the law was liberalized to broaden the base of sponsorship to include public bodies and agencies and consumer cooperatives; to permit a 100 percent loan and expand the amounts of funds available for lending; to eliminate the restrictions upon related facilities such as communal kitchens; recreation rooms, etc., and to permit transfer to 202 financing by sponsors who had started processing under FHA section 231.

Initial limitation of authorized funds precluded projects larger than 50 units in size; the recently increased authorization now permits consideration of substantially larger projects.

This section 202 program has now been assigned to the Community Facilities Administration, and recently its administration has been decentralized to the regional offices. Two applications for projects are currently in process, one in

Philadelphia and the other in Pittsburgh. In the case of the former, the Friends Neighborhood Guild is applying for a loan of some \$410,000 for 50 units, and in the case of the latter, the United Lutheran Church is applying for a loan of \$450,000 for 50 units, as well. We are advised that a private nonprofit group from Pennsylvania's anthracite region is preparing an application for a 250 unit project for some \$2 million.

With decentralization of the processing function, and with greater flexibility under the program, we expect activity under this program to be substantially accelerated.

FHA section 203b, sales housing

In the case of sales housing, both new and existing, the routine Federal Housing Administration single-family home insuring vehicle of 203b allows readier purchase by the elderly by permitting the downpayment to be loaned by a corporation or private party where the borrower is 62 years of age or older, and a third party will be acceptable as a cosigner if the elderly mortgagor is an unsatisfactory mortgage risk. There have probably been many scattered individual units insured on this basis in Pennsylvania localities. In the seashore community of Cape May in New Jersey, one developer, who has attracted national publicity for this effort, has erected hundreds of homes for elderly, among whom must be many Pennsylvania people. These mortgages, as well, are eligible for purchase under FNMA's special assistance program, thus assuring a ready source of reasonable finance.

Low-rent public housing, PHA

In the field of federally assisted low-rent public housing, elderly housing activity has been very strong in Pennsylvania and in Philadelphia. Even prior to the Housing Act of 1956, which enabled construction of units designed specifically for the elderly, many housing authorities had set aside a portion of their resources for this group. As of June 30, 1961, the following number of localities in Pennsylvania was participating under the Public Housing Administration Housing Act of 1956 elderly housing program:

Number of localities.....	16
Number of units.....	1,469
Under management.....	93
Under construction.....	531
Preconstruction.....	845

These resources are usually provided as portions of existing projects to eliminate "isolation" of the elderly and to permit, as well, averaging of the lower rents paid by elderly with the higher rents paid by the nonelderly. In Philadelphia, for example, 389 units will be provided in 9 separate projects, ranging from a high of 150 in one project to a low of 6 in another. Incidentally, the Housing Act of 1961 permitted higher subsidy for elderly tenants in order to permit them readier and more numerous accommodations in public housing.

RELATED HOUSING PROGRAMS

In addition to the foregoing elderly housing vehicles, we have several additional programs which vitally affect the senior citizens. These are discussed briefly.

FHA section 232, nursing homes

We have, under FHA section 232, legislation to provide liberal financing for provision, through new construction or rehabilitation, of nursing homes. While occupancy is not restricted to the elderly, we can expect a significant portion of the occupants to be senior citizens. The FHA will insure a 5¼ mortgage up to 90 percent of value, and the maximum term of the mortgage can run to 20 years. This represents liberalization of the previous legislation which permitted only a 75 percent loan. In Pennsylvania, specifically in the northeast section of Philadelphia, construction has started upon a 77-bed nursing home. Ashton Hall, processed by FHA under the pre-1961 Housing Act regulations. With liberalization of the provisions, much greater interest is currently reported.

Moderate income housing, FHA section 221, sales and rental

Under the Housing Act of 1961, new tools are provided which should aid provision of housing for the elderly. Among these are the moderate-income housing provisions under section 221 of FHA. In the case of new sales properties, 35-

year mortgages are permitted, and if the FHA Commissioner is of the opinion that the mortgagor requires more liberal terms, he can extend the mortgage to 40 years. For existing homes, the maximum mortgage term is 30 years. Only a 3 percent downpayment is required, but this is related to total acquisition cost, not value, thus permitting home purchase with a smaller amount of cash outlay. The previous section 221 provisions for persons displaced as a result of governmental action still prevail providing for only \$200 downpayment, and mortgage maturity up to 40 years.

In the field of rental housing for moderate income families, below-market rate of interest, 3½ percent interest, has been provided for sponsors who will build rental housing for moderate-income families. FHA has waived the mortgage insurance premium, as permitted under law, and FNMA is authorized to purchase these mortgages. For nonprofit sponsors, cooperatives, and public agencies, the mortgage can amount to 100 percent.

Interest has been very strong in this program, and we are aware that many potential redevelopers in urban renewal areas are particularly anxious to use this vehicle.

CONCLUSION

In concluding this statement, I should like to add that ours is an agency which prides itself on its "total" approach to community housing aids. We urge communities to utilize the entire range of housing and community aids which HHFA can offer, while simultaneously stimulating them through the workable program for community improvement, to use fully the broad range of resources and talents available to them on the local level.

To provide an example, an urban renewal project can provide the site for construction of housing for senior citizens under any of the vehicles I have just mentioned. In one recent bid for an urban renewal site (Wilmington, Del.), we are aware of a bid by a potential sponsor that included a proposal for section 202, direct loan elderly housing, section 221, below-market rate nonprofit rental housing, and section 221, sales housing. The only items omitted, in this case, insofar as the elderly are concerned, are provisions for a nursing home and for low-rent public housing.

Under our community facilities program, we can advance planning funds, on interest-free basis, to localities which will provide necessary civic facilities. For smaller and moderate-size localities, we can lend the funds to construct the facility—and to the extent that it serves the project area, this facility can constitute a portion of the locality's one-third or one-fourth contribution. To go one step further, insofar as the elderly are concerned, the city can plan and construct a facility for senior citizens adjacent to the project area, have this facility count as a part of its local contribution, and then proceed to have elderly housing facilities constructed on the site.

Our Agency, on the Federal level, has established a special division under Administrator Weaver, which concerns itself with the coordination and integration of the various programs that can serve the elderly. This section is headed by Mr. Sidney Spector, who brings to his post a rich and diversified background in assisting the elderly.

We look forward to Mr. Spector's office providing us with a stream of suggestions and stimuli concerning how we can bring to focus the full range of locality and Agency aids in the solution of elderly housing problems in numerous communities throughout the Nation.

While it is not my intention to paraphrase, exactly, Dr. Weaver, I should like to iterate his comment that we, not only as Federal personnel, but as citizens, recognize our obligations to the elderly. The strength and vigor of our Nation and our economy were derived from their labor and their diligence. In their golden years they deserve to live in dignity and in self-respect. To the extent that we can bring this about, we help to make our country and our way of life stronger and more enduring for our own children.

Mr. PHELAN. I thought it would be better to give you, Senator, a full statement for the record, and just summarize briefly what I have said in that statement.

I think it is fair to simplify by stating that our Housing and Home Finance Agency programs generally cover three groups of people, or three market categories. These are the low, middle, and higher income families.

The lowest income groups among the elderly fall under the program administered by our Public Housing Administration. Locally, the low-rent public housing programs are administered by the local housing authorities. The authorities are able to provide a low scale of rents on the basis of financial assistance received from the PHA in the form of annual cash subsidies. Rents are based upon tenant incomes, not upon the size or location of the unit which they occupy. In this respect, the elderly generally have their rents fixed at a level which bears a decent and reasonable relationship to their incomes.

More recently, there has been developed the section 202 direct loan program, which approaches most closely the requirements of the so-called middle income elderly group. The 202 program is administered by the CFA, the Community Facilities Administration, which employs the same general financial and engineering review technique, as it does under its college housing program.

Senator CLARK. And of course, that is a part of HHFA.

Mr. PHELAN. Yes, sir. Direct lending is made to nonprofit organizations for construction of apartments. No subsidy is involved. The rents are kept at lower levels by long-term loans, that is, up to 50 years, and low interest rates. The current rate is $3\frac{3}{8}$ percent. The new legislation permits sponsors to get a 100-percent mortgage, as compared to the previous 98 percent.

Senator CLARK. You had better state for the record the maximum length of the permissible mortgage.

Mr. PHELAN. Fifty years, in this case.

Then, there is the FHA section 231 program, which conforms most closely to the standard and traditional FHA rental housing sections. As such, it produces rentals that are beyond the means, I would say, of a large number of the elderly persons. Among the elderly of higher incomes there are those who have special requirements, which this section 231 program helps to meet.

Senator CLARK. Do you have any figures which would indicate the average rentals in an FHA-insured project for the elderly?

Mr. PHELAN. I would have to call on some of the people in FHA to get that information, and I would be very delighted to get it for you.

Senator CLARK. I would appreciate it if you would submit that later.

Mr. PHELAN. All right, I will do that.

Senator CLARK. Up at York House this morning, it was very obvious to me that the new, splendid building they have there is occupied largely by elderly people who, if not well to do, at least are pretty well off, whereas, in their other building, most of the people being served are on public assistance?

Mr. PHELAN. Yes.

Senator CLARK. And there seemed to me to be a gap between the two, which I had hoped might be filled, in part, by the new housing-for-the-elderly program which we enacted in the 1961 act, and I wonder if you have had any activity on that program yet?

Mr. PHELAN. There has been some activity under the program. I believe that CFA is currently processing two applications in our regional office, each for about 50 units. There is another proposal from the Scranton region for about 150 to 200 units. I understand you are going to Scranton in a couple of days. I will fill that information in for the record, as well.

The programs I have mentioned are the HHFA's bedrock approach to housing for the elderly, and in addition to the aforementioned, several of HHFA's programs which are not especially intended for the elderly are, nevertheless, available to them. These include the regular sections 203 and 221 sales housing, and the sections 207 and 221 rental housing programs under the FHA.

Also, for the elderly who may need minor medical care, there is the FHA section 232 nursing home program.

Since my formal statement handles these programs in greater detail, I think that my foregoing comments may suffice for this moment. I would like to stress that there is no single organization or program which can care for all of the housing requirements of the elderly. While a general program may designate a particular group as senior citizens, it would appear that the group's unique qualities end with that designation. They have their individual preferences and tastes, and these are as variable as those in any other group. We are not so presumptuous to believe that our programs, taken together, represent the final answer to the housing problems of the elderly. We do feel, however, that a good solid beginning has been established, and that our programs cover a significant area of need.

It is our purpose and sincere intention to assist our senior citizens in their housing needs and to help meet these needs to the fullest extent that Congress has given us. We are endeavoring to see that our capabilities will keep growing in accordance with the need for them.

Senator CLARK. Thank you very much, Mr. Phelan.

Our next witness is Mr. William L. Rafsky, development coordinator, city of Philadelphia, former executive secretary to the former mayor of Philadelphia, who is conducting this hearing, an old and valued friend whose knowledge and judgment in this field is outstanding.

Welcome, Mr. Rafsky. Do you have a prepared statement?

STATEMENT OF WILLIAM L. RAFSKY, DEVELOPMENT COORDINATOR, CITY OF PHILADELPHIA

Mr. RAFSKY. I do, Senator, and I will enter these for the record, and summarize my remarks in line with your suggestion.

(The prepared statement of Mr. Rafsky follows and the document to be furnished by the committee.)

PREPARED STATEMENT OF WILLIAM L. RAFSKY, DEVELOPMENT COORDINATOR, CITY OF PHILADELPHIA

The people of America are finally coming to the realization that more must be done for the older members of society. Much has been written, and even more has been said in recent years about the "problem of the elderly," as it has been called, but the biggest problem has been to make the country aware of the degree to which it has forgotten its older citizens.

Here in Philadelphia, I think that we have taken a good hard look at the facts, and are willing to take the actions needed to meet them. The basic facts are these: in 1950 there were 171,000 persons in Philadelphia 65 and over. In 1960, while the total population of the city fell by about 50,000, the number of persons 65 and over rose to almost 209,000. Almost 100,000 more are between 60 and 65. Together these two groups make up 15 percent of the population. Most of this group have incomes lower than younger age groups. Of those 65 and over living alone in 1960, about half had annual incomes under \$1,000; half

of the families headed by persons 65 and over had incomes under \$3,000. And all too few of these people have been able to put aside money or property which they might be able to use to supplement these low incomes.

In 1956, more than 5,000 households headed by persons 65 or over were classified as substandard. While many of these units have been eliminated by our urban renewal and other development programs, many undoubtedly remain. Then too, many units not rated as substandard in 1956, or even as deteriorating under the 1960 census classifications, are unsuitable for occupancy by older people for various reasons; too much space to care for, inadequate heating, too many stairs, and so forth.

This brings me to another point which we have been slow in recognizing: people's needs change as they grow older. These needs are not limited to medical care and park benches, although these are certainly desirable. Research has shown that housing designed for young people is less than ideal for those past 60. When new housing has been designed and built with the age of the residents in mind, the interest shown by older people has been remarkable. We are proud that Philadelphia is able to offer examples of such construction both in the private and public sectors of the housing economy. York House, constructed under the auspices of the Federation of Jewish Agencies, is a structure providing 220 units for older persons. Recently completed by the Philadelphia Housing Authority, the Parkview development contains 22 units, all designed for elderly occupancy. Both of these developments were quickly filled and oversubscribed.

Taken together, all of these facts add up to a big job that needs doing. A growing elderly population means more units; growing awareness of the special needs of the elderly means that the units to be provided cannot merely be trickled down from, or squeezed out of the existing house market. Low incomes and negligible capital resources limit the amount we can expect these people to pay. Finally, many people in Philadelphia and elsewhere are coming to the conclusion that our older citizens deserve not only a place to live but a place in which they can enjoy living. A generation ago, perhaps it was reasonable to think of housing for people over 60 as just a place where they could rest their weary bones, but within this generation, medicine, technology, and a rising standard of living are forcing us to rethink our ideas in this area as they have in many others. I will not review the many changes made in the lives of our older citizens by these factors, but will confine myself to saying that it is pretty clear that most of us in this room today can look forward to an active healthy life during our sixties, our seventies, and perhaps beyond. This being the case, there is no reason why we should lose the independence that gives a person pride and the feeling that his life is his own. All of this means that the need for more units to house the elderly will increase even faster than the census figures indicate. You and I will not be content to live in the back bedroom so long reserved for grandpa and Uncle Willie.

What then should our goals be for housing the elderly in the years ahead? In preparation for the White House Conference on Aging this year, our Philadelphia subcommittee summarized them as follows:

"Housing for the elderly should provide:

"(1) A large variety of accommodations for the varying needs of older people—for those who are well and want to live independently and can do so, and for those who need or desire various degrees of sheltered environment (excepted are the needs of those who need long-term nursing care).

"(2) Housing that is so equipped and serviced as to enable older people to preserve their independence as long as possible.

"(3) Housing that enables older persons to maintain social contact with the community and to live useful, happy, satisfying lives."

I think those three short statements sum up our goals in this field pretty well. And we in Philadelphia have been trying to work toward them. Both the mayor and other city leaders have agreed that the housing of the elderly shall have the highest priority on the list of city housing objectives. In carrying out this policy the city has worked with the local housing authority to emphasize the needs of the elderly in its program. I have already described two examples of housing that the authority has designed and constructed to meet this need. Altogether over 1,500 persons 62 years of age and over are presently living in the authority's homes. And more units are on the way. Of 3,000 units now

in planning or construction, some 700 will be made available to elderly persons. Unfortunately, many elderly persons are in the lowest income group and can only pay the minimum rentals. Increasing the percentage of these minimum rental tenants makes it more and more difficult for housing authorities to remain solvent. Provision in the 1961 Housing Act for additional Federal payments of up to \$120 a year per unit should certainly be a help to authorities like ours, struggling to meet the needs of the elderly. But undoubtedly other kinds of help are still needed. One example is the need for the provision of additional social staff services such as recreation and health facilities.

Turning to new private construction for the elderly, I have already referred to York House, a model of design for the elderly in many ways. Unfortunately, rentals in York House are too high for a large percentage of the elderly population. How good design and adequate facilities can be constructed at a price a greater number of our older people can pay is certainly one of the major unsolved problems in this field. One promising attempt is the Federal direct loan program, just expanded from \$50 to \$125 million this year. It is too early to judge the success of the program as yet, but it is clear that if it produces the results for which it was designed—namely, good housing at \$20 a month less than similar housing built under FHA—then \$125 million will be none too much to support it. On our own part, we in the city government have tried to work with private groups of all sorts who might possibly sponsor construction of elderly housing. Among them have been several church and labor groups. But, as an example of the problems encountered, I can tell you that we have been working with one labor union for nearly 3 years now and have still been unable to get something underway. One of the main reasons for this was the inadequacy of the financing mechanisms available. Whether the project were undertaken under section 207 or section 213, the best estimates indicated that tenants would require an average income of \$8,000 per year. The direct loan program now makes it appear possible that this limit can be lowered considerably, and that the project will be able to go ahead.

Another problem in creating new housing units for the elderly is the extreme scarcity of land suitable for the purpose. Here is another area in which the city has tried to help, not only in seeking presently existing land that might be usable, but also in trying to set aside for this purpose new land reclaimed through the redevelopment authority program. We are proud that it is at least partly through the efforts of our authority that the Friends Neighborhood Guild will soon be able to initiate work on the first new construction for the elderly to be built in Philadelphia under the direct loan program. The venture will provide 60 units in the East Poplar redevelopment area.

This will not only make possible good housing for elderly people at reasonable rentals, but will also allow present residents of the area to remain in the area in which they have lived for many years, and to which they are therefore attached by friends, relatives, and neighbors. By allowing this continuity of area residents, and thereby strengthening the social fabric, it is also hoped that further blight will be resisted. This project offers a good example of the way in which the urban renewal program can work to meet the needs of special groups like our elder citizens, while conserving, improving, and reclaiming urban neighborhoods for everyone.

But new housing, public or private, cannot alone meet the need, particularly in the immediate future. It is for this reason, that the city of Philadelphia is seeking Federal aid for a community renewal program, which will include a complete study of the housing needs of the elderly and the extent to which presently existing housing resources can meet those needs. Many suggestions have been made as to how some of our present housing stock can be converted or rehabilitated for this purpose. If some of these ideas are workable, they should certainly be put to use. One of the problems here would seem to be the lack of good connections between the Federal agencies and the financing sources at one end of the process and the builders and owners at the other. A conduit must be built to channel the flow of information and know-how that has already been developed in pioneer and pilot projects around the country to interested groups, and a concerted effort made to interest others. To a great extent, of course, the available technical knowledge needs to be expanded, too. It is hoped that the lenders and Federal agency personnel will understand this, and encourage the extension of technical knowledge through experimentation with new ideas.

A good illustration of the need for new thinking applied to the problem of converting existing structures into suitable housing for part of our older population is offered by the Normandie Hotel Retirement Club in West Philadelphia. Previously a commercial hotel, the converted building now provides housing, food, recreation, and care for almost 350 people over the age of 62. Most of these people are of limited means, with a substantial percentage receiving public assistance. Rates vary from \$80 to \$108 a month and include semiprivate room, all meals, and some social services, including 24-hour emergency medical care. Negotiations are in process for the possible conversion of a similar hotel structure into a retirement club in another area of the city. The feasibility of such conversions depends on many factors, of course, including the availability of suitable buildings. But the indications are that such structures are available, and that they present good solutions to the housing problems of many elderly people. They are not only economical but also often well located in relation to health, recreation, and social facilities. Most offer access to all areas of the city by mass transportation. The key prerequisite needed would appear to be adequate financing. If this were available on good terms and with a minimum of difficulty, it seems likely that many more such conversions would be made both by profit and nonprofit sponsors.

Another problem in which financing plays a major part arises directly out of the urban renewal program itself. Often in improving or even conserving our older areas, some of our older citizens are forced to leave their homes. This is avoided whenever possible, of course, but when absolutely necessary, it is painful to be unable to assure the person desiring to purchase another home that he or she will be able to, because the amount received for the old home will not buy them its equal on the new home market, and financing it not available because of the age of the purchaser. The centralized relocation bureau of our redevelopment authority and the local FHA office have worked hard together to provide mortgages for such elderly persons, and have succeeded to some extent in convincing lenders that the value of the structure is sufficient security to make the loan, but faster and better administrative mechanisms should be devised so that assurance of a new home can be made more definite.

One source of additional housing for the elderly that has not been developed as yet is the State program, established by the legislature in 1959. Providing for a full housing program for the elderly, including below market loans, it would undoubtedly be of great assistance to the cities of the Commonwealth if fully implemented. Philadelphia is eager to cooperate in getting this program rolling as soon as possible.

While all of the elderly population cannot live the fully independent lives that will allow them to live alone, maintaining their own homes, it should still be possible for those not requiring confinement in full-care homes or institutions to have more alternatives than are available at present. Congregate housing of the type in converted hotels has already been mentioned. Smaller commercial boarding homes might also be developed. At present such homes accommodate a mere 400 older people in Philadelphia. If this type of shelter is to be expanded, however, standards will have to be worked out and carefully applied to make certain that the accommodations are really meeting the needs of the elderly.

Private groups in Philadelphia are experimenting with the idea of placing some older persons who require some attention but desire to live in a family environment in carefully selected foster homes as boarders. The foster family is often a middle-aged couple whose children have left home, and who, therefore, have considerable extra space. By taking in an elderly boarder, they will also be able to add a small increment to their income—perhaps to help them through their own older years. The exploration of ideas like this one might be aided by Federal grants under the Housing Agency's 314 demonstration grant program.

Finally, there must be institutions to provide full care to those who need it. Most of these are nonprofit institutions, sponsored by religious and fraternal organizations. Traditionally, they have furnished the bulk of the group housing for the elderly and they have great experience in the provision of shelter and services. The quality of their service is improving all the time. In Phila-

delphia, we already have nearly 5,000 beds in these accommodations. But more aid is needed from every level of government in order for these institutions to expand their operations to meet the rising demand for services.

What I think is needed most right now in order that we can continue the job of providing a better environment for our fast-growing elderly population is research, experimentation, and a full flow of information among all of the various groups and organizations working in the field. In a way, almost everything we do in housing the elderly in the next 10 years is an experiment, and should be examined carefully and scientifically in order to find out what is successful and what is not. And the only real criterion by which this success can be judged is the happiness of the elderly people themselves. So we will have to check with them every step of the way.

The translation of their desires and dislikes into a unified, coordinated program, combining as it does so many kinds of service at so many different levels, seems to me to be largely the task of the Federal Government over the next few years. The tools seem, in large part, to be at hand. Now the workers must be shown how best to put them to work.

Senator CLARK. Please proceed.

Mr. RAFSKY. The nature of the problem of housing for the elderly can best perhaps be indicated by taking a look at some of our census data. The number of elderly over 65 in 1960 was 171,000, and has now, according to the 1960 data, gone up to 209,000, and if you add to that the 100,000 that are in the age group of 60 to 65, we are talking about 15 percent of our population, so we are talking about a significant grouping within the city of Philadelphia.

Senator CLARK. Now you are just talking about the city itself, not the metropolitan area?

Mr. RAFSKY. That's right. The nature of the problem is indicated by the income of these aged people, and for those who are single, over 65, according to the 1960 census, their average income is only \$1,000 per year. For those in families, the average income is \$3,000 a year, so that we are dealing not only with a large section of our population, but we are dealing with a particular section of very low income groups, who have difficulty in meeting all of their needs, and housing is an outstanding one which is unmet.

Senator CLARK. Do you have any estimate of the percentage of the elderly in the category you have mentioned who are single, as against those who are married?

Mr. RAFSKY. I don't have that here, but I can enter that into the record as well.

Senator CLARK. I would be interested to have it. My own impression is that there are a good many more single elderly than there are married.

Mr. RAFSKY. That is correct.

(The material referred to follows:)

In 1950, there were 173,180 persons 65 years old or older in the city of Philadelphia. Of this total, 43 percent were male, and 57 percent female. Of the men, 61 percent were married; of the women, only 30 percent were married, 56 percent were widows, 14 percent were single, and 1 percent were divorced.

Perhaps even more relevant, in appraising the housing needs for older persons, are the statistics on type of living situation. Of the population 65 years of age and over living in the Philadelphia standard metropolitan area, 83 percent lived in households, only 7 percent in "quasi-households," that is, insti-

HOUSING PROBLEMS OF THE ELDERLY

tutions, lodging houses of 5 persons or more, etc. The persons living in households were distributed as follows:

[In percent]

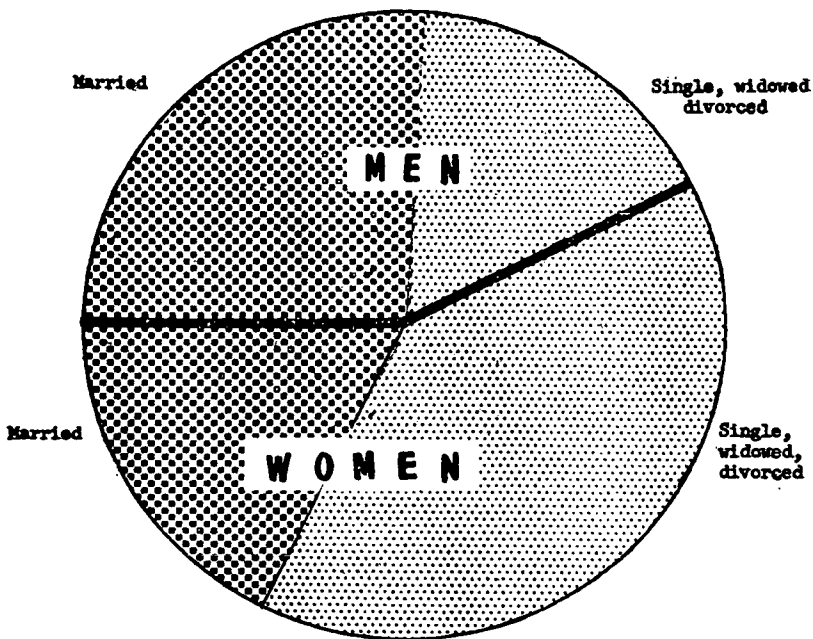
	Male	Female
Head of household.....	75.8	30.2
Wife living with husband.....		28.2
With relatives other than spouse.....	17.1	35.2
Lodger.....	6.9	5.4
Resident employee.....	.2	1.0
Total.....	100.0	100.0

NOTE.—Comparable data for the city of Philadelphia were not available.

Attached are graphs illustrating the above figures. All of the above information is taken from a report entitled "Housing for the Aged," prepared by the Committee on Housing for the Aged of the Philadelphia Housing Association, in May 1955.

The 1960 census figures thus far available show that the number of persons 65 and over in the city of Philadelphia rose from 173,180 to 208,803. The percentages of sex remained the same as in 1950, 43 percent male, 57 percent female. Whether the other percentages quoted from the 1950 census would be similarly applicable to the 1960 figures is, of course, open to question, but they would probably give a rough indication of present conditions.

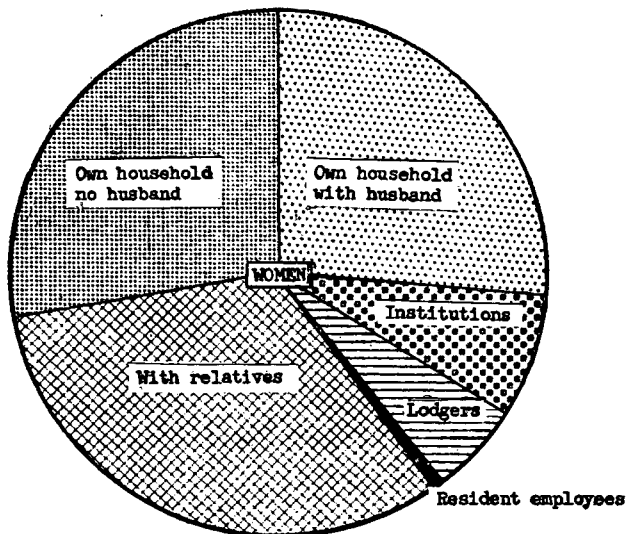
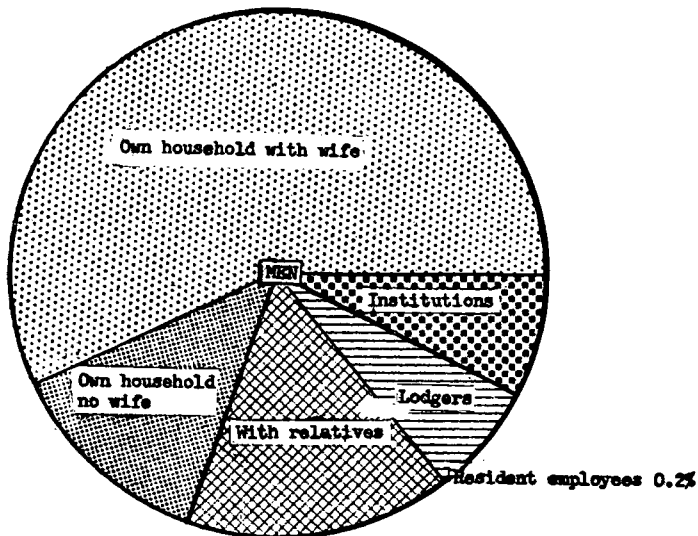
PHILADELPHIANS 65 YEARS OF AGE AND OVER



Source: U.S. Census of Pop. 1950
Vol. II, Part 38, Table 57

Philadelphia Housing Association
May 1955

LIVING ARRANGEMENTS OF PERSONS 65 YEARS OF AGE AND OVER
Philadelphia Standard Metropolitan Area: 1950



Source: U. S. Census of Pop. 1950
Vol. II, Pt. 38, Tables 58 and 60

Philadelphia Housing Ass'n.
May 1955

Mr. RAFSKY. We haven't, as yet, been able, because of the census data not being completely available, to make those cross-tabulations of substandard and deteriorating housing in the aging group, but in the special census of housing taken in 1956, we would like to say for the record that there are a minimum of 5,000 units that we know are substandard.

Now, we say this is a minimum because despite the success of our own clearance program, we know that there has been further deterioration, that the need of the elderly in their present housing is not being met. Many times there is too much space for the family to maintain. You have conditions of need to climb stairs, instead of having the kind of shelter that elderly people need. And so, in terms of our approach to the problem, we have started from 1955 to recognize that meeting the housing needs for the elderly is a very serious one that requires special attention, and, as you may recall under your administration and with the direct approval of the city council, we made meeting the needs for the elderly in the housing field a top priority in our shelter program.

Senator CLARK. I think you had probably better define for the record what you mean by substandard.

Mr. RAFSKY. Well, the substandard definition I am using is the one used by the census, in which there is serious dilapidation and physical weakness in structure, as well as absence of a major facility, such as plumbing, and running water, or hot water. These are the most serious; they do not take into account the new category in the census of deteriorating properties, which are a far larger number, and so I am just starting off with the statistical data that is in hand as of 1956, and saying that is the minimum.

Senator CLARK. That shows 5,000 substandard housing units now occupied by elderly people?

Mr. RAFSKY. That is correct.

In terms of trying to carry out a program from the city's point of view, we are indeed limited. The public housing program is, of course, the most obvious, and the director of our housing authority will speak to you himself, but beginning with that period, we emphasized housing units, both in existing projects and in terms of new developments, of giving them top priority, and as of today there are 1,500 people over 60, age 62, who are housing in public housing, and 700 of our next 3,000 units will be devoted to the low-rent public housing for the elderly.

Senator CLARK. Does your percentage represent the total number of public housing units?

Mr. RAFSKY. 1,500 as against 12,000 units would be 2,200 out of 15,000 units. Bear in mind that this is something that started in great part after the public housing program had been well developed, made possible by some changes in the Federal law as well.

Secondly, the area in which the city has something to say is land, which it controls, both land which it owns and land through the redevelopment program, and in both cases, we are actively exploring how we can encourage housing for the elderly on this kind of land. We have worked with essentially nonprofit organizations, such as labor unions, church groups, and fraternal organizations, to see if we can encourage this kind of activity, and I think you will hear later in the

day that in our East Poplar development area that we hope that one of these organizations will undertake a housing-for-the-elderly program. We have worked with labor unions in terms of city-owned land, and I want to come back to that in a moment if we can, because it comes to grips with the limitation in the Federal programs on which we have to depend; but we have done our best to encourage outside of city-owned land, profit groups wherever we can, and so again, as you will hear later in the day, there is the York Apartments, there is the Normandie Retirement Hotel in West Philadelphia, and wherever we have been approached, we try to work with people, to show them what can be done to bring about housing for the elderly.

With all of that, however, we find that there are serious limitations as to what can be done, and we must say that if you depended solely on local effort, we couldn't anywhere solve this problem. We are working, as I indicated, with a labor union group to construct a development for the elderly in a tract of land owned by the city in the northern part of Philadelphia. The group approached the problem in trying to construct this under the multifamily provisions of FHA, section 207, and then later under the cooperative section of 213, and the best that they could come out with after extensive negotiations, after 3 years of talks with both the local and the Federal officials, is an average income of families to come in of \$8,000 a year, in order to make this a self-supporting project. And bear in mind that this would have been city-owned land and although we would have to auction it off in terms of a going market price, it was not speculative land, so that that was not really a factor in determining the income cost that would be involved.

Senator CLARK. Have you made any effort to convert that type of planning for this labor union housing for the elderly into the new provisions of the Housing Act, where the interest cost would be lower?

Mr. RAFSKY. We have just begun discussions with them on it. The costs would undoubtedly be lower and I, in effect, wanted to point out that although the amount of money under the new housing program, section 231, is still small, that this offers for the first time a hope that it might work out, and I have included in my recommendations in the statement submitted to you that certainly Congress and your committee ought to watch closely the experience that we had, and in the redevelopment area of East Poplar, where that section will be used by the Friends Neighborhood Guild, as you will hear later, we want to watch that experience closely as to whether the financing does come out. But, up until this time, all the other programs have not produced the kind of projects that will meet the needs of families just over the public housing eligibility incomes, but who could not meet a normal type of house purchase or house rental in the city of Philadelphia.

Senator CLARK. You and I for some time have felt that the major housing lack in our whole American housing economy was in that middle-income area over and above public housing, and under what FHA is financing, until recently, largely in the suburbs. Would you say the same generalization applies to housing for the elderly?

Mr. RAFSKY. I would say not only applies, but applies even more forcefully.

One other aspect of local activity that I would like to point out to the committee concerns itself with the special problem of displacing the elderly through the city's public improvement and renewal program. We recognize that in many cases there are people living in decent shelters that meet at least our minimum standards, where they may have paid off all of the obligations including mortgage, and they are then forced to move, and are only given the value of the property that they occupy in terms of purchasing, or renting new facilities. In an effort to minimize that hardship, we have taken advantage of the relocation provisions of the Housing Act, section 221 under the FHA, and we have had some success in modifying the normal credit rating that FHA has. They are now willing, for example, to take into account under 221, because of the Fannie Mae takeout, that the life expectancy of the elderly could not possibly amortize the mortgage, but I have to emphasize that this has been almost a custom operation, in which you have to hand-bring almost every family through our relocation process to make it work, and so although we think of 221 as being a helpful device, we think that the FHA approach to it has to be strengthened, that they have to take a different look at the elderly, particularly when they are displaced because of public improvements, and we believe that this is another factor that the committee and the Congress ought to look into in terms of new recommended legislation.

Senator CLARK. Are you prepared with any recommendations in that regard, as yet?

Mr. RAFSKY. The recommendation that we have is essentially that a number of standards be dropped that are now used in evaluating the credit standing of families. The only reason I do not have something specific in the form of legislation is that we have been told by the FHA Commissioner that he is going to establish in the Philadelphia region an office separate from the going FHA, and similar to the one already established in New York, that will take care of special problems under FHA, such as those dealing with the renewal program and multifamily housing, and we want to give him an opportunity to see what he can bring about before we recommend specific legislation.

I would like to move, if I may—

Senator CLARK. As you know, I am a member of the Housing Subcommittee of the Banking and Currency Committee and I know that Senator Sparkman, the chairman of that committee, would be very much interested to get the benefit of your thinking as early next year as possible, so we can see whether anything should be done in the next session of the 87th Congress.

Mr. RAFSKY. Yes, we will try to have our recommendations by December of this year.

This represents what we have tried to do locally, and as you can see, the gap between need and what we have been able to do is extremely great.

Again, for the record, I think it is important to note that we in Philadelphia, again with other communities in the State, have made every effort to involve the State in providing aid for housing for the elderly. We met a degree of success in 1959, when the State legislature adopted a housing bill or housing statute which provides for loans of the type in which the interest rate is the interest rate that the

State pays for its money, and in this way will reduce the financing costs. Unfortunately, the State rate, up until recently, has been at a figure which has made difficult the undertaking of this program, which has special features for housing the elderly. We are now told by the Governor's office that the program will be undertaken and initiated very shortly, and that he intends to announce the creation of a State housing agency, and that his staff assures us that one of the first things that they want to concentrate on is providing more housing for the elderly by making available mortgage terms and lending terms that will signally reduce the financing costs in this field.

Now, taking all of that into account—and I deliberately have done this so that I don't sound like the same record of always going to Washington with our hands out, saying, "You have got to help us"—but I think that what I have said, plus the experience that you are going to find in our communities in which you have hearings, is that there is no alternative to the Federal program, and your colloquy with Mayor Dilworth, in which you have outlined the tax burden, certainly underlines that.

We believe that \$125 million made available under the housing provisions of the act of 1961 is much too small to meet the need. We can understand that perhaps Congress and the administration in Washington wanted to have some experience, but we would urge that if this experience is in anyway successful, that the appropriation be increased significantly, because we know now that there are more than enough demands in Philadelphia alone to take a tremendous share of that \$125 million. We think that it is important, therefore, to emphasize this.

Senator CLARK. Let me interrupt you there, Mr. Rafsky, to ask you if you are able to pin down any more definitely in terms either of individuals or of family units, or in the alternative, in terms of dollar needs, the need for additional housing for the elderly of all types in Philadelphia?

Mr. RAFSKY. Well, we haven't done that as well as we would like to, because we are waiting for the census data, but we would say, as I have indicated before, that there is a minimum of 5,000 immediately, but that, in terms of the income needs, we feel that the figure is closer to 50,000, in terms of the kind of units that would be taken today.

I think you will hear testimony, for example, from the York House, that just as soon as their project was announced, they had applications that far exceed units. You will probably hear evidence from Mr. McCoy, the director of the housing authority, that as soon as a small project devoted solely to the elderly was announced, that they had far more applications than they need, that the current applications for housing among the elderly is extremely high, and we know that if more units were announced, that those applications would increase, so although I can't be as specific as I am sure you would like me to be, we know that the need is there.

Senator CLARK. Are you able to tell us how much of that \$125 million authorized for direct loans for housing of the elderly you could absorb in Philadelphia?

Mr. RAFSKY. I have no hesitation in saying that we could absorb \$25 million almost immediately from the requests that have been made of us.

In this public housing, we welcome the additional aid given in the Housing Act, which we think is helpful, but we think that there has to be a greater understanding on the part of the Housing Administration in provision of staff personnel and recognizing those services as a legislative budgeting cost in terms of taking care of the elderly.

In FHA, I have already indicated the need for strengthening the 221 provision in terms of providing mortgage insurance for the elderly, and we think that there is room for the FHA giving more sympathetic consideration to the financing of the kind involved in the Normandie type of housing in Philadelphia—which, by the way, was financed on a conventional basis. We think that this is typical of the different types of approaches that are possible in housing the elderly, and suggest also that there be funds made available through the demonstration programs of the housing agency, and funds for research, to encourage different types of ways in which the elderly can be housed.

We believe in this type of program, in which the FHA program and public housing and the research and demonstration program can be used by the Federal Government to help us meet our problems, with the understanding that we are doing everything that we possibly can at the local and State level.

Senator CLARK. Let me invite your comment on my statement that ever since I have been in the Senate and even while I was mayor, I was concerned with what appeared to be a lack of adequate coordination among Federal agencies themselves, with respect to the whole housing picture, but also with special regard to housing for the elderly. The different agencies are, of course, under the HHHFA, but for a long time FHA seemed to be completely out on its own and largely concentrating on suburban single unit houses, and community facilities has only now been brought into the picture.

I know that one of Mr. Weaver's principal objectives has been to get that whole group working as a team, with a coordinated program. I wonder whether you have noticed any success in that regard during the last 9½ months, or whether you think there still is a great deal of inadequate coordination with the result that the total program doesn't move in unison.

Mr. RAFSKY. My feeling, Senator, is that it is too early to evaluate the great efforts that are being made by Administrator Weaver to bring about that coordination. It is quite clear that for the first time, the Agency executives, including FHA and Fannie Mae, are trying to talk together as a team, but I think the difficulty of changing a dozen years of separate operation is not going to be accomplished in the 9½ months that we have, and it seems to me we have to give them a little bit more time, and I feel, I think you do, too, that the kind of device which the Administrator has to bring about coordination is inadequate, and that the only way to really get at this problem is to get through Congress the bill that you yourself sponsored on the Department of Urban Affairs, because unless you have that kind of Cabinet status of the Department, with direct authority on the part of the top personnel, you can never make it work as well as it should, and problems like housing for the elderly get dropped off here and there because of other pressures, and responsibilities under different laws that these other agency heads have. So, although I

think Mr. Weaver is trying to do everything that he possibly can, and has made some progress in the sense of announcing activity, it is still too early to judge whether it will be effective.

Senator CLARK. And just to emphasize what you said, your feeling is that this coordination could be handled substantially more effectively if it was all done under a Department of Urban Affairs and Housing, where the Cabinet officer had more authority to bring the various interests together?

Mr. RAFSKY. No question about it.

Senator CLARK. Would you comment briefly on the effectiveness of coordination at the local, State, and Federal levels in this area?

Mr. RAFSKY. I would say that in this area the coordination has been extremely good with all of the agencies. The one problem has been not in terms of personnel, but in terms of the regulations that effect FHA. We have found that in certain programs, particularly under the heading of "Urban Renewal," where FHA is involved, such as rehabilitation, that it has been impossible to shake the standards and the approaches that have been used for 25 years and that have applied to the single family suburban type of home, and as a result, well-intentioned programs that were given support by top officials, both in Washington and here, have been stymied, because the regulations seem to read the same, the interpretations seem to read the same.

The encouragement with the present administration in Washington is that the FHA Commissioner is planning to set up separate offices under FHA to handle these special problems, and we have been told that Philadelphia is next in line, since New York City already has one.

Senator CLARK. Finally, Mr. Rafsky, I would appreciate your comment on this statement: On my trip to Sweden, where I saw their programs for housing for the elderly, and was very much impressed with what they are doing, I was interested to note that there is a close coordination between the local municipalities and the Swedish Government, dealing largely with homogeneous groups, and the work pretty well being done by housing subsidized at the national level, again stressing the homogeneous nature of the population.

I am impressed in our country with the more pluralistic effort in this area, the Jewish home here, a Catholic home there, a Negro home in another place, where one has to wonder about the whole problem of integration. There is a private charity, there is the local government, to a very minor extent, the State government, the Federal Government is getting more and more into the financing picture. I wonder if your view would be that this is not only inevitable, but probably desirable, and that we shouldn't try to limit the number of categories of agencies and groups doing the labor, in this area.

Mr. RAFSKY. I would think so. I would like to make a distinction between personal philosophy, where one would hope there would be greater mixing, but from a practical point of view, the requests that I have received have tended to be along the lines that you have outlined. Included in the \$25 million estimate that I gave you a short while ago, one of the leading ones is a proposal by a group of Italian citizens to put up a project for the elderly, but identified as Italian elderly; and it is our feeling that we ought to encourage this completely, because this is a practical way to solve a legitimate need.

Senator CLARK. Thank you very much, Mr. Rafsky.

Our next witness is the Honorable Margaret Schweinhaut, a member of the Maryland House of Delegates, and chairman of the Maryland Commission on Aging.

We are very happy to have you here, Mrs. Schweinhaut. I understand you have had some adventures in an airplane in getting here, and that you have to go almost immediately, so I will not take time to tell the audience what a very eminent authority you are in this field, but just ask you to proceed in your own way, and thank you for your trouble in coming up here.

STATEMENT OF HON. MARGARET SCHWEINHAUT, MEMBER, MARYLAND HOUSE OF DELEGATES, CHAIRMAN, MARYLAND COMMISSION ON AGING

Mrs. SCHWEINHAUT. Thank you, Senator. I want to express my own personal appreciation for your inviting me up here to this sister State, and to assure you that Maryland has her problems, at least equal to yours, I believe, although we are much smaller in size; and also to tell you, Senator, since I have not had an opportunity to do it, how much those of us interested in this problem of decent and adequate housing for older people, appreciate your obvious sense of dedication, the kinds of things you have been able to do, not only on behalf of the people of Pennsylvania, but we feel on behalf of the people of this country, and I say this with complete sincerity, and am joined in it by all with whom I have come in contact in this work.

Senator CLARK. Thank you.

Mrs. SCHWEINHAUT. So we have a sense of very deep appreciation for you, and to the people of Pennsylvania for giving you to us.

Senator CLARK. Thank you very much, Mrs. Schweinhaut. There is nothing I enjoy quite as much as flattery.

Mrs. SCHWEINHAUT. Well, this is very sincere flattery, and well deserved.

Now, I think, Senator, if you will forgive me, I will not be able to go into my statement. My plane leaves at 12 o'clock, you do have traffic in the city, and I am told that I really must be on my way.

Senator CLARK. We will put your statement in full in the record at this point, and ask you just to summarize it as you see fit.

(The prepared statement of Mrs. Schweinhaut follows:)

PREPARED STATEMENT OF HON. MARGARET SCHWEINHAUT

Mr. Chairman, I appreciate this opportunity to come before you today in Pennsylvania.

My name is Margaret Schweinhaut. I am a member of the House of Delegates of Maryland and chairman of Maryland's State Commission on Aging, in which capacity I appear before you today. Both on behalf of the commission and personally let me express my appreciation for the opportunity.

Maryland has one large city, Baltimore, and an ever-increasing metropolitan area surrounding that city and the city of Washington, which metropolitan area threatens to join together in the not too distant future, and will involve at least eight county jurisdictions when this happens. Maryland also has a great many small towns, mountains, seashore, industry, rich farmlands, and, within the Washington area, many Federal employees both active and retired. Also in this area we have many Federal installations (tax free, incidentally) and a growing number of private research installations. In addition to all this, being

a borderline State, we in Maryland feel we are as typical an area as can be found in the United States and we have all the typical problems.

Specifically on the question before the committee today—housing elderly people—Baltimore City has a population of approximately 1 million; 8.2 percent of the city's population are 65 and over numbering about 75,551. By 1970 it is estimated that this age group will number 145,000 within the city. There are nearly 250,000 statewide. In 1960 the estimated number of people 65 and over needing low-rent public housing was 14,750. By 1970 it is estimated the figure will be 22,000. Today 31 percent of persons over 65 have incomes of less than \$2,400 in the city. Approximately 10,000 receive old-age assistance. The need for public housing in Baltimore is estimated to be from 5,000 to 6,000 units for the next 5 years.

While it can be seen that in this area of public housing alone, Baltimore has an enormous problem, the city also has an enormous advantage since it has an outstanding housing and urban redevelopment agency thoroughly aware of the problem and working toward its solution. It also is blessed with a large and vigorously interested group of businessmen.

One of the curious facts which I am sure you've seen developing elsewhere in the field of public housing is that more and more of the families occupying such housing are in the older age group. While young families tend to move out as their financial position improves, the older people in a static financial position stay on. This suggests, I believe, that all public housing to be built in the future should be so designed that they include the safety features and conveniences in their original construction which are now being spoken of only for specific housing for elderly. In 1951, 8½ percent of all families living in public housing were 65 and over. In 1959, this figure has doubled.

This leads us to wonder, if this trend continues, how public housing can meet their own financial responsibilities and still house an ever-growing number of older people whose incomes put them in the lowest rental bracket. Have we not arrived at the point where Congress must consider either special subsidies for this group or some alternative answer? We must also exercise some care, as older people move in and stay in older housing projects, that we don't find ourselves in the position of putting more and more aging people into more and more aging housing.

One further point on public housing: As more and more older people occupy more and more public housing has not the time arrived to make a connection between the nursing home construction program and public housing so that the older person may move into a nursing home when necessary and still stay within his accustomed area and among his friends? The direct loan program recognizes the joint need for housing and medical facilities. Why not the public housing program also?

One problem of great concern to our businessmen is the matter of rehabilitation of older homes occupied by older people. They are finding too many such people not able to take advantage of the FHA financing for the rehabilitation because of their inability to handle the cost of amortization. Our State commission, therefore, is asking whether FHA or some other agency might be authorized to guarantee fixed-term mortgages on a nonamortizing basis, until such time as the property changes hands through sale or death of the owner. Under such an arrangement interest only would be paid during the life of the mortgage.

There is within the city of Baltimore, and now just beginning in our counties, considerable interest in taking advantage of the direct loan program for non-profit housing. Our commission feels Congress took a meaningful step forward in authorizing this particular program.

On the gloomier side, I think it may be said with authority that few, if any, local or State planning agencies are doing any planning whatsoever in this field of housing older people. This despite such statements as that made by the executive director of the Greater Baltimore Committee, a private corporation of business and industrial leaders spearheading the reconstruction of downtown Baltimore. He says, and I quote:

"The revitalization of downtown and inner city areas in Baltimore and other urban areas of the State, cannot be accomplished without provision for new and rehabilitated housing for the elderly. The elderly, of all income classes, are among the best prospects for occupancy of much of this housing. It is impossible to make definitive plans for those areas without carefully considering the needs of the elderly."

Our State commission has, and is continuing to stress the need for planning attention in this area at conferences, by radio and TV programs, printed leaflets, and news reports. We have brought together builders, bankers, and public officials; we have insisted that a housing committee be part of each of our 17 county commissions on aging to make local surveys of housing needs and to try to stimulate action. Despite all this, with the exception of planning for nursing homes and the planning within the housing authority, it is admitted by both State and municipal planning agencies that up to the present, no long-range planning has or is being contemplated about housing able-bodied elderly. If, as has been predicted ("The American Economy—Prospects for Growth, 1975," prepared by the McGraw-Hill department of economics), there will be 2 million new housing starts in the United States per year in the 1970's and if it is also true that our population, 65 and over, will be well over the 20 million mark, does not wisdom demand something more than haphazard afterthoughts with respect to the housing needs of those 20 million people?

In response to our inquiry of our State planning agency as to the planning going on and their negative response that little more than a mention that this is a growing area of concern is taking place, our State commission on aging shall shortly pose these puzzlers to the planning agency:

1. Should housing projects for the elderly be separate from the general community, or should they merely be a proportion of specially designed apartments or homes within a general housing area or building?
2. Should we plan specialized facilities for the able-bodied elderly; for those only needing home care; those needing nursing home care and those needing hospital care and hope the elderly will find their way through this labyrinth from facility to facility or should we not begin to plan general facilities which are so designed that they can care for all or most of the elderly needs in one location as the health status of individuals changes?
3. What are the ideas of the State planning agency with respect to recommending that the capital improvement plans of the State include some State responsibility for meeting housing needs beyond those of the hospital and the nursing home?
4. And when we make recommendations to the Congress, do we recommend improved housing for elderly specifically or improved housing generally with the elderly included as part of the general population?

Our own State commission shall point out to the planners several approaches which now seem to be emerging from our own experience in this field:

1. We should continue a multiple approach. After all, the people and the attitudes of those people and the resources of those people are multiple indeed. I'm quite confident all of us interested in this field want the cure, insofar as practicable, to fit the need of older people rather than to make the older people fit into the cure from the point of view of 40-year-old juveniles.
2. There are very few safety measures and convenience measures now being designed specifically for housing elderly that wouldn't be just as desirable for housing any age people. Why then should not public and private housing, high rise and single dwelling, begin to include basic equipment so necessary for the elderly and so desirable for all.
3. The per capita income of older people should rise during the coming decade as a result of private pension plans supplementing social security income. Developers should be made aware of this potential and the need to plan improved living quarters for this market.
4. For those elderly who are loath to leave their own neighborhoods and established residences, financial plans must be formulated to rehabilitate these residences as safe and suitable for older people. Consideration should also be given to some local real estate tax relief for this group of oldsters to encourage their remaining in their homes.

I should like to conclude my remarks with these thoughts and specific recommendations:

It is much to be deplored that following the White House Conference on Aging, at least half of the State commission on aging set up to prepare for the White House Conference, have now gone out of existence. State and local conferences were held, publicity followed, hopes of older people were raised, and then nothing. This is unnecessarily cruel and unusual punishment for those older people who felt real help would be forthcoming. The leadership of the Federal Government is needed to encourage Governors and State legislators to reestablish these commissions on a permanent basis and to give them a budget.

Governors are, I believe, inclined to listen to U.S. Senators as are Cabinet members. There are 55,786,173 children in this Nation benefiting from the activities and leadership given by the Children's Bureau. I believe the 16,559,580 citizens 65 and over, many of whom are facing problems not of their making, and beyond their capacity to solve, should be given similar attention. The fact that most of the 16 million are voters should not necessarily be a deterrent.

Second, I believe the Congress must face the probable necessity of subsidies for the very low-income elderly who will more and more be filling public housing. Otherwise, as now constituted, housing authorities may not be able to meet their financial obligations.

Third, the problem of how, under the urban renewal program, older people are to meet the cost of amortization of loans to rehabilitate their houses. Through legislation or regulation the Federal Government should tackle this one.

Fourth, planning agencies, both public and private, must be educated to, or pressured into, considering the problem of housing the elderly as a necessary part of community planning.

Fifth, I think both the Congress and the State legislatures need to know more about the plight of the rural older people. The Department of Agriculture, the land-grant colleges, welfare and health departments all need to get together on this problem, isolate it, and come to some conclusion about its solution and whether legislation already on the books is sufficient or new legislation required.

A distinguished doctor serving on our State commission states that the greatest medical problem facing rural Maryland is bad housing. We are just now setting about to verify or to deny this allegation.

Mrs. SCHWEINHAUT. Fine. Actually, there is very little new in this statement.

There is one problem that we have come across in Baltimore City that I should like to merely bring to your attention at this point. In the urban renewal program, provision, as you know, is made for the rehabilitation of old residences. We have several areas within the city of Baltimore where the old residences are occupied by elderly people who have lived in them all their lives. They want to rehabilitate the houses. However, they can't pay the loan amortization cost. They perhaps can pay the taxes, but they can't meet amortization costs for rehabilitation of these homes.

Now, whether or not this can be worked out, whether it needs legislation, as I suspect it does, or some regulation under the present law, I don't know, but this is a serious problem in Baltimore City.

Senator CLARK. Mrs. Schweinhaut, I am keenly aware of that, and glad you called it to our attention. We did attempt, in the Housing Act of 1961, to liberalize those rehabilitation provisions, and I wonder if you have as yet in Baltimore had any experience with the latest provisions which we have today?

Mrs. SCHWEINHAUT. Our State commission on aging brought together many of the outstanding bankers, building and loan people, builders, and so on, to discuss this very problem, and it was their thought, and many of them have given deep consideration to it, that they didn't see how—unless you stretched the law pretty far—they didn't see how, through regulation, this was possible under the present law, and it would probably need an amendment, through new legislation.

Our answer to it, so far—and this is only a tentative one; we hope very much that this group of bankers and business people will pool their resources in order to be able to extend credit on these bad risk situations. Now, whether they are going to be able to do this, and will do it themselves, I don't know, but I really think that in order to meet this particular problem, at least insofar as Baltimore is

concerned, we would be very happy to see some amendment to the law.

Senator CLARK. I hope very much that your group there, before the end of the year, will be able to send down to Mr. Weaver and also to the Committee on Banking and Currency of the Senate, the Subcommittee on Housing, your specific recommendations in that regard. I am very much interested in the problem.

Mrs. SCHWEINHAUT. We would be very happy to do so.

Now, Senator, I would like to make one other point, and then I will go, if you will excuse me, and that point is this: For a year preceding the White House conference, this whole country, certainly our State, was very much whipped up over the coming White House conference. Local commissions were set up and \$15,000 was provided to them for their work. Our commission in Maryland was set up on a legislative basis with its own State budget.

We have had many conferences and thousands and thousands of older people become involved. Most of those thousands felt that at last their problems were going to have real attention.

Then came the White House conference, and since then half of the local commissions in this Nation have gone out of existence; they are no longer there. I can't help but feel that there just must be in the Federal Government, in addition to the kind of work that the Senate is doing, there just must be somewhere strong leadership toward the solving of the many problems that older people face, which they did not create, and which they cannot solve by themselves.

I sense that we do not at the moment have as strong leadership in this field as we should have, and I feel that the holding of a White House conference, and then allowing this do-nothingness to come about, is something of a cruel hoax, as far as older people are concerned. I would hope very much that the Congress would see fit to itself take the initiative to bring about, within every State, one central place whose concern is only the welfare of our older people in all the various phases of the problems that they face. I think this is a great necessity.

Senator CLARK. I thoroughly agree with you, and I have been talking with Secretary Ribicoff about it, with the hope that some executive recommendation would come down to the Congress.

We have had a Children's Bureau for so long in HEW it seems to me it is high time we had at least a similar administrative agency to deal with these critical problems of the elderly.

Mrs. SCHWEINHAUT. Yes, I agree with you.

Now, again, than you for letting me come. I am sorry that I have to go off so quickly.

Senator CLARK. Thank you so much for coming here; and I am sorry your visit was so brief.

Mrs. SCHWEINHAUT. Thank you, Senator.

Senator CLARK. Our next witness is Mr. C. F. McNeil, executive director of the Health and Welfare Council, Inc.

Mr. McNeil, we are very happy to have you here. Will you please proceed in your own way? We will place your prepared statement in the record in full.

(The prepared statement of Mr. McNeil follows:)

PREPARED STATEMENT OF C. F. McNEIL

The Health and Welfare Council, Inc. welcomes this opportunity to talk about the housing problems faced by the aging, particularly, those of limited income. The council, operating in Philadelphia, Montgomery and Delaware Counties, is the major planning body for all health and welfare needs and services. The needs of the aging are of great concern to us.

The actual increase in our aged population make it mandatory to focus greater attention on all the problems of this group. Older persons are individuals, with the same needs as those of any other group. The 1960 census data shows that in the past 10 years, more older persons are living in their own homes than ever before. Two-thirds of the population who are between the ages of 65 and 74 are maintaining their own homes either with a spouse or a relative. Almost 20 percent of this number are living alone in their own homes. Although the ability to do this decreases with age, there has been an increasing number of persons 75 years and over who do maintain their own homes. By and large, the older population tend to prefer to live in the community in which they have normally been residents rather than uprooting themselves to a new environment. People in Pennsylvania tend to remain in the Commonwealth upon retirement. Metropolitan areas have a larger portion of older persons than do rural areas. The central city areas throughout the country have a higher concentration of persons 65 and over than do suburban areas. This is true of Philadelphia.

The Health and Welfare Council has been aware of these facts for many years. Committees composed of citizens, local professional authorities in the field of aging, and staff members of the council have made studies and have reported to the entire community on the housing needs of the aging. Through the joint efforts of the Health and Welfare Council, Inc., and the Philadelphia Housing Association, a report titled "Toward Independent Living for Older People" was completed and distributed on a national basis by the National Council on the Aging (formerly the National Committee on the Aging). This report states that the basic needs of older people are the same as those for any age group. They, like other segments of the population need adequate housing, adequate income maintenance level, health services, social services, and recreation. These services should be as much a part of any housing development as the brick and mortar of the structure. The report further recommends that when housing authorities, other nonprofit organizations and private housing enterprises are making plans for housing that includes older persons, they should request the Health and Welfare Council, Inc., to develop a coordinated plan of health, welfare, recreational, educational, and occupational services for the prospective older residents. Such a program should include planning with governmental and voluntary agencies serving the particular area in which the development is to be located. The southern area, Philadelphia district, Health and Welfare Council, Inc., is currently working on a plan with the Philadelphia Housing Authority to provide these services in Southwark Plaza, a housing development with 159 units set aside for the elderly. Space for these service facilities will be provided by the housing authority.

Three percent of the total aging population in the Philadelphia area live in an institution such as a home for the aging. In Philadelphia, there are 5,000 beds in nonprofit homes sponsored by religious and fraternal organizations. New concepts and patterns of institutional housing are on the way, both in terms of architectural design and management policies. These should be encouraged. Some institutions are also expanding their operations to include the construction of apartments for those who want to live as independently as they can and yet have the benefit of the services offered by the sponsoring organization. These residents, in the traditionally designed as well as those who live in apartments, need adequate social services, medical and nursing care, rehabilitation, recreation, and employment opportunities. Social services are needed to help older people when they are applying for admission to an institution to see that this is what they really want and need. We, the council, believe that casework service should be provided either by the institution or through contract with a community agency. Some agencies are providing family care programs in which elderly persons are placed in a private home under the supervision of the staff of the agency. The availability of such homes is related to the general supply of adequate houses in the area. The council has consistently urged greater flexibility in admission policies of homes for the aging.

In Philadelphia County, Riverview, a home for indigent aged persons, is supported by public funds. It has 1,100 beds, and has just recently increased the capacity of its infirmary so that more of the chronically ill can be cared for. Delaware and Montgomery Counties also have nursing homes supported by State and local moneys. A recent survey of health services in Montgomery County, reported that good nursing home care was available for those that could pay for it.

During the recent strike of nursing home personnel, here in our city, a real problem developed because of lack of space in licensed homes. As a consequence, a number of these persons had to be admitted to hospitals. The need for housing for those people who are ill, as well as being aged, is great. Many of the nursing homes now in existence are either substandard or just meeting minimum standards for license. The people affected by this lack of care are usually those who are the least able financially and physically to do anything about their plight. Again, these people need services to protect them. Care in a nursing home is closely related to the ability of the patient to pay. There is a definite relationship to the housing of the ill aged and the level of income. The deficiencies of the public assistance grants adversely affect adequate care of elderly people both in their own homes and institutions. It is very difficult to find a nursing home that can give required nursing care at the public assistance income level.

The "Health Guide for Institutions Serving Older People," published by the Health and Welfare Council, Inc., in 1958, recommends these general standards for homes for older people:

Thoughtful planning is needed to safeguard individuality and the basic rights of residents in institutions. Older people in institutions have the same essential rights and requirements which all people possess; the right to maximum self-determination, privacy of person and thought, and personal dignity.

Essentials to provide adequate services to meet the individual older person's physical, spiritual, and emotional needs include—

A legally constituted governing board, representative of the constituency and the community, to be responsible for proper administration of the home, its total program, and its financial support, including both capital and operating expenses.

A plant which is sufficiently large, adequately equipped, comfortably furnished and free from health, accident, and fire hazards.

An administrator who has executive ability as well as business acumen and who is sensitive to the needs of older people and who has an appreciation of professional services in the carrying out of the total program.

An adequate and efficient staff which maintains a humanitarian spirit. The professional staff—physician, dentist, nurses, dietitian, social worker, recreational worker and occupational therapist—should meet the standards within their respective professional groups.

Sound admission policies and procedures based on social, financial, and medical studies with eligibility limited to those who can, in accordance with their physical and emotional needs, benefit most from the special services available in a home for older people.

Provision of appetizing and nutritious meals in sufficient quantity, including special diets where needed.

A medical care program which would provide for prevention of illness as well as treatment.

Adequate nursing care under the supervision of a qualified professional nurse, together with attendants to provide personal services to the enfeebled aged where needed in bathing, dressing, eating, etc.

Social casework services to help the applicants and residents sustain a healthy level of adjustment.

A work program, recreation, and provision for intellectual pursuits geared to meet individual needs.

Religious counseling and services based on the individual's needs and interests.

Preservation of contact between the residents of the home, their relatives and friends and resources in the community.

A year ago, the Health and Welfare Council appointed the home care and services committee, chaired by Benjamin S. Loewenstein, Esq., to study the correlation of Homemaker Services, Meals on Wheels, Friendly Visiting, Medical

Home Care Programs, and Wheels for Welfare. This committee felt that before services can be planned effectively, criteria needed to be established to determine minimum conditions under which home care services can be successful.

To determine the criteria, a subcommittee under the chairmanship of Philip S. Barba, M.D., associate dean, the School of Medicine, University of Pennsylvania, was appointed. The report of this committee was reviewed and accepted by the Services Division of the Health and Welfare Council, Inc., on October 12, 1961. Its content is pertinent to the subject and purpose of this hearing. Therefore, it is submitted in its entirety.

STATEMENT OF C. F. McNEIL, EXECUTIVE DIRECTOR, HEALTH & WELFARE COUNCIL, INC.

Mr. McNEIL. Thank you very much, Senator.

The Health & Welfare Council welcomes this opportunity to discuss housing problems faced by the aging in this community, particularly those of limited income. The council, operating as it does in Philadelphia, Montgomery, and Delaware Counties, is the major planning agency for all health and welfare needs and services. The needs of the aging are of great concern to us.

The actual increase, as we know, in our aged population makes it mandatory to focus attention on all of the problems of this group. Certain facts have been included in the written statement presented to your committee. Older persons have needs similar to those of any other age group, and these needs, we believe, are pressing for attention.

The Health & Welfare Council has been aware of this for many years. Committees composed of citizens and local professional authorities in the field of aging have made studies, reported to the entire community on the housing needs of the aged, and the council has taken action to meet them.

Through the joint efforts of the council and the Philadelphia Housing Association, a report entitled "Toward Independent Living for Older People" was completed locally and distributed on a national basis by the National Council on the Aging, formerly known as the National Committee on the Aging.

This report emphasizes that older people, like other segments of the population, need and must have adequate housing, adequate income maintenance level, health services, social services, and recreation.

Right now, the council, through its southern area, is working on a plan with the Philadelphia Housing Authority to provide these services in Southwark Plaza, a housing development with 159 units set aside for older persons. Space for these service facilities will be provided by the housing authority.

Three percent of the total aging population in the Philadelphia area live in an institution such as a home for the aged. Some institutions are expanding their operations to include the construction of apartments for those who want to live as independently as they can, and yet have the benefit of the services offered by the sponsoring organization.

These residents need adequate social services, medical and nursing care, rehabilitation, recreation, and employment opportunities. Social services are needed to help older people when they are applying for admission to an institution to see that this is what they really want and need.

Our local strike of nursing home personnel highlighted the problems of the ill aged. As a consequence, a number of these people had to be admitted to hospitals. The need for housing for these people who are ill as well as aged is great. Too many of the nursing homes now in existence are either substandard or just meeting minimum standards for licenses. Care in a nursing home today is very closely related to the ability of the patient to pay.

The "Health Guide for Institutions Serving Older People," published by the Health and Welfare Council in 1958, recommends desirable standards for homes for older people. Institutions should meet the residents' physical, spiritual, and emotional needs through a safe building, adequate financing, administration, and professional staff, including physician, nurse, social worker, dietitian, dentist, recreational worker, and occupational therapist. Religious counseling and services, as well as contact with relatives, friends, and the community, are essential.

A year ago the Health and Welfare Council established the home care and services committee, chaired by Benjamin S. Lowenstein, to study the correlation of homemaker services, meals on wheels, friendly visiting, medical home care programs, and wheels for welfare.

This committee emphasized that before services can be planned effectively, criteria needed to be established to determine minimum conditions under which home care services can be successful.

To determine the criteria, a committee under the chairmanship of Philip S. Barba, M.D., associate dean, the School of Medicine, University of Pennsylvania, was selected. The report of this committee represents current thinking of the Health & Welfare Council. Its contents are pertinent to the subject and purpose of this hearing, therefore, it is submitted in its entirety, and with your permission, I would quote from this report, sir.

Senator CLARK. We will have the whole report printed in the record at this point, as an exhibit to your testimony, and then I will ask you to summarize it.

Mr. McNEIL. All right, sir, I would like to read one or two sentences from this report in the beginning.

(The prepared statement of Dr. Barba follows:)

PREPARED STATEMENT OF PHILIP S. BARBA

Deep within each of us is a need to have a home, a place to live with our possessions, and to have contacts of our own choice with other people. These instinctive desires of the individual and the economic factors involved in the care of persons in hospitals, or other institutions, make it highly desirable to maintain people in their own homes.

When physical or mental conditions make home existence unsafe or undesirable for the individual or for others in the area it becomes necessary to use the type of institutional care most suitable for that person.

The community has the responsibility for provision of adequate services for people capable of a home existence as well as adequate and suitable institutions for those individuals requiring such care.

Community must find ways to include more than such services and facilities. Legal mechanisms should be established which protect the civil liberties of the individual as well as the rights and duties of the community. This would help to insure utilization of the type of service which a competent authority deemed advisable. Such an authority should possess both a broad knowledge and a sympathetic understanding of the problems of the individual and of the community. Action should not be forced on anyone without careful consideration of their preferences and needs as well as critical evaluation of their ability to

meet those needs by their own effort or with the aid of relatives and community facilities.

The committee suggests the following criteria for encouraging the maintenance of an individual at home:

1. Preference of the individual.
2. A reasonable degree of physical and mental health so that medical and nursing care would not be a constant problem for long periods.
3. Adequate housing.
4. Adequate income regardless of the source.
5. Self-sufficiency of a degree which insures obtaining and preparation of food. (If not by the individual, it must be by reliable relatives, neighbors, or other reputable source.)
6. Physical and mental ability to take care of emergencies which might endanger themselves or others.
7. Participation in community life in contrast to mere residence in an area.

Obviously, the utilization of these criteria makes it essential for community planning to include facilities and personnel for medical and sociological diagnosis of each case and for periodic reevaluation. There should be close relationship and full use of existing community resources in provision of the primary study, in the reevaluation and in the provision of care. Recognition should be given to the need for such services regardless of the income level though a charge could be made where indicated.

Consideration should be given to the establishment of a diagnostic center (or centers) where such medical and social appraisal could be accomplished with reasonable speed and proper solution of the problems could be achieved. Such a center might involve governmental administration with necessary financing since it must have the authority to compel institutional care. It should also be able to purchase services from voluntary agencies which were equipped with trained and experienced personnel.

It must be realized that such a program is aimed at meeting a problem which will continue to exist. Long-range plans should carefully consider and promote exploration of ways and means to promote independence and self-reliance of the individual.

The principles enunciated in this statement indicate a need for:

1. Social services.
2. Nursing services.
3. Medical services.
4. Transportation to and from available facilities.
5. Homemaker services.
6. Housekeeping services.
7. Other services such as friendly visiting, occupational therapy, income-producing work and absorption into the community.

Mr. McNEIL. We realize that sometimes individuals can't remain in their own homes, either for their own safety, or for the well-being of the community. We believe the community has the responsibility to provide adequate services for people capable of a home existence, as well as adequate and suitable institutions for those individuals requiring care. There is also an element of protective services which I could develop further if there were time. We need to be involved in any community arrangement for best services.

There was certain criteria that the committee suggested for encouraging the maintenance of individuals at home, and it seems to me, Senator, that since our discussion here today is around housing, that it might be well to touch briefly upon these points.

Senator CLARK. Let me interrupt you, Mr. McNeil, to ask you whether you have in mind some institution such as the health center Mayor Dilworth testified about, which is presently in existence at Sixth Street and Allegheny Avenue?

Mr. McNEIL. Well, I think that the kinds of services envisioned here would go beyond the services that Mayor Dilworth testified about. It seems to me, here is suggested that there might be located

at strategic and convenient spots in a community, perhaps housed in health centers, a place where the individual could go and get the kind of help he needs to determine how he can best accommodate himself to living arrangements.

We believe there is a whole range of services that would be required in order to carry out the principles that are enunciated in this statement, and to a degree, this partly answers your question.

Included in this arrangement of services would be social services, nursing services, medical services, transportation to and from available facilities, homemakers' services, housekeeping services, and other services such as friendly visiting, occupational therapy, income-producing work, and absorption into the community.

Senator CLARK. Mr. McNeil, will you touch on how you believe this splendid program which the health and welfare council recommends, can be paid for?

Mr. McNEIL. Well, it seems to me that it would be paid for in, perhaps, two different ways.

It would be paid for by individuals who would want to use the services and would be able to purchase the services. It would be paid for as a community-provided service, from either public, tax, or voluntary funds, to those who could not afford to pay it. I think there is a feeling on the part of the members of the committee, who prepared this report, that because of the numbers of persons involved in the use of this kind of services, that governmental support of it, and perhaps governmental administration of it, might be advisable.

Senator CLARK. Has the health and welfare council given any consideration to the problem of which level of government should provide the necessary financing?

Mr. McNEIL. That has not specifically been decided upon, or recommended, I should say.

Senator CLARK. Does the health and welfare council have the facilities to do any comprehensive, long-range, and master planning to determine first, the need, and secondly, how the need can be met, in this area, not only of housing for the elderly, but of all of the problems of our aged population?

Mr. McNEIL. That is a difficult question to answer. I think, sir, we would say it is our objective to try to look comprehensively at the problem of older people, and the council for quite a number of years, about a dozen years, has had at least two full-time staff members whose work has been devoted to the problem of phenomena of the aging population. We believe that in a variety of ways, such as the report that I just mentioned, we are dealing somewhat comprehensively with the problem, although never are we satisfied with what we are able to do.

Senator CLARK. I am going to make an observation and ask you to comment on it, that the major unsolved problem in this whole area of care for the elderly, medical care, adequate shelter, proper recreation facilities, and the like, is financial. In other words, we know pretty well what ought to be done, but we don't have the money at any level of government, or from private services, to do the kind of a job which ought to be done.

Mr. McNEIL. I think in general I would agree fully with that. However, I am not certain that we have all of the knowledge that

we need on what older people want, as well as need. And I am very much intrigued with studies that are now going on that are aimed at that very problem, of trying to get out, to get more information on how people themselves feel about what they want and need, and what they believe should be provided through community services.

Senator CLARK. I agree with you thoroughly. We heard Mayor Dilworth testify earlier about the inability of the local government of the city of Philadelphia to provide very much more in the way of revenues for programs for the elderly than it was presently doing. It is my understanding, and correct me if I am wrong—that the Health and Welfare Council is supported by the Community Chest, and am I correct in my view that the Community Chest last year did not make its goal? There will be great difficulty in making its goal this year, and its goal, realistically appraised, is far lower than the obvious need? I should say that I am a great friend of the Chest.

Mr. McNEIL. Yes, I would support everything you have said, Senator. Each year, we have been able to raise a somewhat, relatively small amount, over and above that acquired the year before. Last year, we raised some \$250,000 more than the year before. This year our goal is higher by three or four hundred thousand dollars. But, on the basis of really certified needs, certified by citizen budget committees, who review the needs of agencies, there is a shortage of at least a million to a million and a half today.

Senator CLARK. This is of existing agencies?

Mr. McNEIL. Of existing agencies.

Senator CLARK. Who are members of the fund?

Mr. McNEIL. Who are members of the United Fund.

Senator CLARK. And you have got a lot of other agencies every year trying to get in, don't you?

Mr. McNEIL. Yes, there are always a group of agencies looking for membership.

Senator CLARK. Thank you very much, sir.

Mr. McNEIL. Yes, sir.

Senator CLARK. Our next witness is Mr. Thomas McCoy, Director of the Public Housing Authority, Philadelphia.

Mr. McCoy, we are very happy to have you here, and your statement will be printed in the record.

Will you proceed in your own way?

(The prepared statement of Thomas McCoy follows:)

PREPARED STATEMENT OF THE PHILADELPHIA HOUSING AUTHORITY

I am Thomas J. McCoy, executive director of the Philadelphia Housing Authority. I am glad to testify at this hearing because of our long interest in this area of concern and experience, working with older persons in our housing developments. As a public agency of large size in this city, we would like to contribute our experience and thinking because, to summarize, we have had a long service, there is a steadily increasing demand for housing by older persons, and we have been actively planning and building various types of housing in many locations.

LARGE NUMBER OF AGING SERVED

At our last count, there were 1,662 persons 62 and over living in 29 locations of public housing. Another key summary figure shown on the attached table is that while we had 1,477 applications on hand from the elderly alone as of January 1, 1960, and during the year received 1,782 more which were completed and found to be eligible, we have only been able to place during the same year

298 such older persons. There are 325 efficiency and 1-bedroom apartments in 4 developments now under construction, and 278 more such small units in 5 developments approved and in planning. By the end of 1963, we expect to have a total of 2,243 efficiency and 1-bedroom dwellings.

LENGTH OF SERVICE

At our first development, Hill Creek, built in 1938, there were a considerable proportion of one-bedroom homes into which elderly couples moved. They and we have a rich experience in cooperation and good living with the other tenants, the families with children. There was much mutual aid and neighboring both ways.

From 1942 to 1946, the emphasis was on war and veteran housing. Following passage of the Housing Act of 1949, we began a new low rent housing program in 1950. The first great pressures were from young veteran families. However, in the second half of the fifties, we began to get an increasing number of applications from pensioners so that in the last 3 years especially, there has been a rapid rise in the number of applications, and the proportion of all applications which were from the elderly, and a steady rise in the numbers in occupancy. The recent totals are shown in the attached table I. Highly significant is that among all of our applications in these last several years, from one-fifth to one-fourth have been from older persons.

STUDY OF HOUSING QUESTIONS FOR THE AGED

At the initiative of the Philadelphia Housing Authority and with the strong cooperation of the Health and Welfare Council and the Philadelphia Housing Association, two study efforts were carried through. In 1954 and 1958, committees of competent civic and public leaders were brought together for careful review of questions of housing older people. The final general recommendation was that the housing authority should try a variety of physical designs in different locations, woven into its larger housing program. It was generally felt that large institutional type residences were not socially of top desirability for the able aging, sometimes estimated at about 85 percent. Relating of the lives of these old individuals to relatives, friends, the surrounding neighborhood and the larger community, was felt to be a prime goal.

VARIED DESIGNS

The general objective was agreed by the housing authority's staff to be the supplying through design of small groups of apartments for older persons with "some insulation but not isolation." We are happy to report that we have completed the significant variety of design solutions listed on table II attached. You will note that we built a 3-story building with 12 units among 150 at one location, 18 units within 24 at another, 4 efficiency apartments on the south wing of each floor of two 11-story apartment buildings at a third. We have just opened the first group of 22 efficiency and 1-bedroom apartments only for the elderly at the Parkview development. This is two-story housing on half an acre with tall trees, good community institutions close by, a bus stop, and across the street from a park.

Other combinations are now in planning and construction as listed on table III attached. At Southwark Plaza we have created a most significant opportunity of a center for older people serving both development residents and similar older persons from the neighborhood. This center is intended as a major opportunity for service, study, and reporting on a combined program for (a) individual counseling; (b) group services; (c) health diagnosis and thorough referral; and (d) successful bridging to the broader community. The combination of all four of these, we feel, is of high importance to understanding how older people may find a meaningful, full-valued existence when they have been largely cut off from economic and family responsibilities.

A NEW PROGRAM FOR PHILADELPHIA

It is clear in our opinion that many thousands of decent dwellings at a low rent can be of great service to older able-bodied persons. The economic and social need is there and will continue to grow. We both see this happening and see the statistics.

The Philadelphia Housing Authority has proposed a number of small sites scattered in various sections of the city where generally 20 to 50 apartments in 2-story buildings may be built. We are firm in insisting that these should be good locations where any citizen would be glad to have a parent live. They should not be thought of only as fillers for leftover small wastelands. Rather, these locations should be at the heart of neighborhoods and districts, close to a park, transportation, low-priced eating facilities and, of great importance, close to families and vital social institutions, schools, churches, lodges, clubs, social centers. This is not charity but a vital service to a large part of the American people, which is a resource to the Nation and each community.

COMMUNITY AND SOCIAL SERVICES

The authority has built 20 community centers which are operated in large measure by leadership from the housing developments and neighborhoods. Professional staff guidance is provided full time by the city recreation department at three centers, by voluntary social agencies at two, and some housing management time at several others. In all of these, we endeavor to encourage older persons both to enjoy their own friends and groups and to participate in a full range of community affairs. Our division of social services aids both these general group activity functions through managers and, in the course of its casework guidance, is also working directly with older people. I think we could say on behalf of our managers and operating staff that in our experience, the older persons are most enriched by active relationships with the other age groups around them and along with some protection by design from excessive pressures of children or adult activities. It is our intent, therefore, to continue to build some small groups of apartments for the apparently large need of older persons for decent housing at a price they can afford, both within our other developments or in good locations in various neighborhoods.

ECONOMICS OF LOW-RENT HOUSING FOR THE AGED

Those on pension pay the lowest rents in our income-related rental system. Our base rent of \$32 includes all utilities, stove, and refrigerator. The actual shelter rent, therefore, is around \$20 per month. The average for all older persons in our program is around \$37 per month while the average for all 12,000 families is around \$47 per month. Maximum gross rental for those eligible income-wise is \$65. With considerable difficulty and close attention to budgets, we have been able to maintain these relatively low rents for decent accommodations in spite of drastically increasing costs of all types over the past decade.

We have prepared a list of special features for the elderly to be included in all apartments to be planned and built. One of the important goals of housing for the elderly aided by any government standards, agencies, or financing, should be the establishment of standards which will aid the health and safety of occupants over the next hundred years during which the buildings are likely to stand. The authority is concerned with these factors, along with low maintenance costs resulting from good construction, for all of its housing, but particularly in this servicing the needs of a sector of our population which is now 12 percent and I understand will grow to as high as 20 percent by 1980.

TABLE I. DEVELOPMENTS IN OCCUPANCY

1. Haverford: 24 dwellings, 59th and Haverford Avenue; opened 1959. This small attractive development built on half an acre includes the first eight efficiency apartments built by the authority for the single elderly and ten 1-bedroom apartments, each group in a two-story building. There are also six 2-bedroom homes for families with a child or two. The residents appear to be highly pleased with the small scale of this development.
2. Haddington: 150 dwellings, 55th and Vine Streets; opened 1959. Included in this three-story development is a single building with twelve 1-bedroom apartments, each of which houses an older couple. Here the older people are in a separate building at one edge of the development, yet overlooking a children's play area and close to the existing community and new housing.
3. Hawthorne Square: 576 dwellings, 13th and Fitzwater Streets; opened 1960. The south wing of two 11-story buildings includes four efficiency apartments on each floor. At the end of the wing is a balcony shared by the four older single persons. A considerable degree of aid and friendship is reported

among the people on each floor and at the nearby community center. This is center city living in a high density site, an urban scale with attractive open spaces, large trees, sitting areas, and community facilities. Residents report great satisfaction in their new situation.

4. Mantua: 152 dwellings, 27th and Mantua Avenue; opened 1960. Within this single elevator building on a 3-acre site there were included 17 efficiencies. The community room on the first floor and the attractive parklike sitting area next to the building all contribute to the apparent positive reaction of the older persons living here.

5. Champlost: 102 dwellings, 20th and Champlost Streets; opened 1960. Among the two-story row homes in this low density development, there were included eight 1-bedroom apartments which are occupied by older couples. This attractive design and the easy sense of community of the recently occupying families seems to have resulted in an excellent morale on the part of the older residents.

6. Parkview: 22 dwellings, 33d and Diamond Streets; opened 1961. Here is the first development built entirely for older persons. There are twenty-two efficiency and 1-bedroom apartments in three 2-story buildings. They are built on a half-acre corner across 33d Street from a new children's playground in Fairmount Park. Tall trees, well-built structures nearby, and established community institutions add to the pleasure expressed by the occupants who moved in August 1961. This is a model for additional sites proposed by the housing authority.

TABLE II. UNDER CONSTRUCTION OR IN PLANNING

7. Fairhill: 298 dwellings, 10th and Cumberland Streets. Among the 298 apartments and homes there are thirty-four efficiency and twenty-two 1-bedroom apartments within the 2 elevator buildings which will be available for older persons. This is a usual distribution similar to earlier construction. The largest families in this development will be placed in two- and three-story row homes with the largest number of bedrooms.

8. Southwark Plaza: 886 dwellings, 4th and Carpenter Streets. A most important step has been taken here in designing a community center for older persons to serve the approximately 200 elderly who will live in the development and a similar number from the surrounding community. The first floor of one of the elevator buildings, an extending wing, and a walled garden make this a center of a special type. The health and welfare council has been asked to work with public and voluntary agencies in accomplishing a decisive forward moving program of considerable scope. It is proposed that such a program include individual counseling, leadership for group activities, health diagnosis and referrals, and most important synthesis, aid in relating older people to the rest of the community.

The neighborhood center for older persons can be the grounds for most valuable research in the development of meaningful existence for older persons, especially those of limited backgrounds. Across the street there is now a city park and playground and on the other corner of the housing development is a general community center which will be operated by the city department of recreation. Here is a chance to focus the light on the many interrelated problems of aging.

9. Reynolds: 370 dwellings, 22d and Oxford Streets. This development now in planning will include the first of a different kind of building—a medium-sized building mostly for the elderly. There is presently planned an 8-story building with 80 units of which 40 to 60 will be for elderly persons and couples. This building will have its own lounge and garden area but is an integral part of the total development plan with two other taller buildings and row homes for the largest families. It is expected that this development can be placed under construction in 1962.

10. Westpark: There will be 108 apartments for the elderly among the 381 apartments in 3 tall towers. This is a higher proportion than most other developments, about 28 percent. The three apartment buildings will rise in 6 acres of park now filled with handsome old trees. More important, along with its location at 46th and Market Streets in West Philadelphia, is the fact that next to it is a district recreation center including a little theater and good facilities for arts and crafts. There will also be an elementary school and a vocational high school. Other facilities are located close by. It is felt that this is an excellent community-oriented location for older persons.

TABLE III

Year	Applications ¹		Housed ¹ during year	Total in occupancy at end of year
	On hand	Received in year		
1957.....	393	1,244	449	300
1958.....	643	1,524	337	840
1959.....	1,289	1,575	273	1,321
1960.....	1,477	1,782	298	1,662
1961.....	1,299	² 824	² 105	-----

¹ Total for 1 bedroom and efficiency units (1960 and after) now 99 percent elderly.

² 6 months.

STATEMENT OF THOMAS McCOY, DIRECTOR OF PUBLIC HOUSING AUTHORITY, PHILADELPHIA

Mr. McCoy. I am very happy to testify at this hearing, because of the long interest in this area of concern and experience, working with older persons in our housing developments. As a public agency of large size in this city, we would like to contribute our experience and thinking, because to summarize, Senator, we have had a long service, inasmuch as we have actually been housing the elderly of low income since the initial existence of the housing authority, back in 1938.

At our last count—and we are also continuing to actively plan and build various types of housing in many locations of the city—at our last count, there were 1,662 persons 62 years or over living in 29 locations of public housing. Another key summary figure shown on the table is that while we had 1,477 applications on hand from the elderly alone as of January 1, 1960, and during that year received 1,782 more, which were completed and found to be eligible, we have only been able to place during the same year 298 such older persons. There are 325 efficiency and one-bedroom apartments in 4 developments now under construction, and 27 more such small units in 5 developments approved and in planning, so that by the end 1963 we expect to have a total in operation of 2,243 efficiencies and one-bedroom dwellings.

I might say that this application taking, Senator, is not too reliable an indication of the need. Many people do not apply, even though they are eligible, and would like a unit, because of knowing of our limited supply, and locations where we just don't have a large turnover.

Senator CLARK. Can you convert those figures you have just given us, Mr. McCoy, into the present backlog of applicants for public housing units, from individuals, or couples, 62 years of age and over?

Mr. McCoy. The majority that we have in residence are couples, Senator. The greatest demand, however, in applications, is for single persons.

Senator CLARK. What I am trying to get is as of today, or last month, or whenever you have the last figures, how many applications you have from both single people and family units 62 years of age or over which you are unable to fill? And, if you don't have it, perhaps you could get it for the record?

Mr. McCoy. I don't have the figure here. It would be approximately, however, 1,500 of that 1,700 applications, because we were only able to put in 200.

At our first development, Hill Creek, built in 1938, there was a considerable proportion of one-bedroom units into which elderly couples moved. It has always been the policy of the Philadelphia Housing Authority to keep the residual of the family. The remaining person of the family remained eligible. That was an elective kind of regulation in the Federal Government, and Philadelphia always kept it. So, therefore, we had many single persons left when the other party passed away.

They and we have had a rich experience in cooperation and good living with the other tenants, in many of our older projects. From 1942 to 1946 the emphasis, of course, was on war and veteran housing, but following passage of the Housing Acts of 1949, we began a new low rent housing program in 1950.

The first great pressures were from young veteran families. However, in the second half of the fifties, we began to get an increasing number of applications from pensioners, so that in the last 3 years especially there has been a rapid rise in the number of applications, and the proportion of all applications which were from the elderly, and a steady rise in the numbers in occupancy. I have all these figures in the attached table, and in the interest of time, I will not repeat them, sir.

At the initiative of Philadelphia Housing Authority, and with the strong cooperation of the Health and Welfare Council, and the Philadelphia Housing Association, two study efforts were carried through in 1954 and 1959. Committees of competent civic and public leaders were brought together for careful review of questions of housing older people, particularly those of limited income. In other words, we asked that these committees advise us on our future planning for housing for the elderly. The final general recommendation was that the housing authority should try a variety of physical designs and different locations, woven into its larger housing program, rather than have just a particular housing development for the elderly. It was generally felt that large institutional-type residences were not socially of top desirability for the aged and aging, sometimes estimated at about 85,000. Relating the lives of these older individuals to relatives, friends, and the surrounding neighborhood and the larger community was felt to be a prime goal.

It is clear, in the opinion of the housing authority, that many thousands of decent dwellings at a low rent can be of great service to older able-bodied persons. The economic and social need is there and will continue to grow. We see this happening, and see the statistics. The Philadelphia Housing Authority has proposed a number of small sites scattered in various sections of the city, where generally 20 to 50 apartments in two-story buildings may be built. We are firm in insisting that these be in good locations, where any citizen would be glad to have a parent live. They should not be thought of only as fillers for leftover small wastelands. Rather these locations should be at the heart of neighborhoods and districts, close to a park, transportation, low-priced eating facilities, and of great importance, close to families and vital social institutions, schools, churches, lodges, clubs, and social centers.

Senator CLARK. Not to mention supermarkets.

Mr. McCoy. Yes, sir. This is not charity, but a vital service to a large part of the American people, which is a resource to the Nation and each community.

Those on pension pay the lowest rents in our income related rental system. Our base rent is \$32, which is the minimum rent that we can accept, and includes all utilities, including a stove and refrigerator.

Senator CLARK. You had better state for the record whether that is for a month or a week.

Mr. McCoy. That is a month, sir. The actual shelter rent, therefore, is around \$20 per month. The average for all older persons presently living in our development is about \$37 per month, while the average for the remaining 12,000 families is around \$47 per month. That is a very interesting figure, Senator, because you always advocated that there be a \$10 a month differential, and that law was passed in recent legislation. You can see that it fits into this picture completely.

Senator CLARK. I am very happy to know that.

Now let's get on the record what the average apartment is that that average rent pays for, in terms of rooms, cooking facilities, plumbing, and the like.

Mr. McCoy. The houses are of two-story variety, of two-story row house type, with a living-dining space on the first floor, and a kitchen fully equipped with a gas or electric stove, an electric refrigerator, and adequate cabinets and sink, and work table. The second floor consists of one, two, three, four, or five bedrooms. Most of our five bedrooms, however, are the three-story houses, where we supply an additional bath on the third floor for a five bedroom family, as that is necessary.

Senator CLARK. But this is not the type I call apartment for an elderly couple.

Mr. McCoy. Oh, for an elderly couple, Senator, it is either an efficiency, which is one room, which includes space for bed, what we call a sleeping alcove, and a bath and kitchen. That is an efficiency. The majority of our elderly, however, are living in one-bedroom units, because until recently, we did not construct efficiency units, inasmuch as the law did not permit public housing to accept a lone person. That law has also been changed.

Senator CLARK. Now they get central heating, don't they?

Mr. McCoy. Yes, sir.

Senator CLARK. They get electricity?

Mr. McCoy. Electricity.

Senator CLARK. Are there extra charges for those facilities?

Mr. McCoy. No, there are not.

The maximum gross rent that the housing authority charges, regardless of the income, that is, up to the income limits, is \$65. With considerable difficulty and close attention to budgets, we have been able to maintain these relatively low rents for decent accommodations, in spite of drastically increasing costs of all types over the past decade. I might say that we are able to accommodate these elderly families at the lower rents they pay because of the fact that we have a consolidated budget. In other words, we now operate the authority as a regular corporation, with everything combined, so that in this instance, the strong actually take care of the weak, or the higher paying helps us to maintain an adequate budget.

Senator CLARK. Now, are your operating costs affected by the percentage of elderly couples or individuals whom you have in the public housing developments? Do they go up or down to get these elderly people in, or don't you know?

Mr. McCox. I would say that we really don't know that, because we only have been operating one small development exclusively for the elderly, and in other developments, the elderly are just an integral part of the regular community.

Senator CLARK. Well, I know, but the manager of each property must have a pretty good idea of whether, if he takes an elderly couple in, this is going to have any effect on his operating costs, as distinguished from taking a young married couple in.

Mr. McCox. We have not found any difference in the cost, as yet, sir.

Senator CLARK. Now, would you comment on another aspect of this? There has been quite a controversy in the Congress as to whether public housing projects should carry any amenities or social services with them—recreational areas, dispensary, facilities on medical care of some sort, and finally, although I don't think you have any—abroad they have many—where they serve food or where you can go down and get a hot meal and take it back to your apartment. I know this is controversial, but I would like to get your own thinking as to whether we should or should not advocate furnishing these kinds of amenities in public housing projects. I suppose you would have to say, not only for the elderly, since you are mixing them up, but for the other tenants as well.

Mr. McCox. Senator, we feel in the housing authority that if we construct, develop, and maintain a housing project, no matter who it is for, whether it is for the elderly, or all family groups in a location that can't absorb socially—that is, from a standpoint of amenities, such as you speak of—can't absorb that number of people, we believe sincerely that the development should have a building with those facilities available. In fact, in our older projects, one of the most stabilizing factors that we have in the community activities is the Golden Age Clubs that are very active. We even have lone persons—as many as 30, 35—and in the community building cooking their own Christmas dinner. We have some of our tenants who are members of Golden Age Clubs here in the audience, and they would like to be heard this afternoon, as to how they appreciate these things.

Senator CLARK. Well, you know the argument is always made before the committees in Congress that these social services, if they are to be provided at all, and many Members of Congress don't think they should at all, should be provided either by private charity or by the local government, and under no circumstances should the Federal Government be permitted to either construct facilities within the project, where this kind of service can be rendered, or to pay as part of its operating budget for any staff needed to operate it.

And I wonder what the present thinking of the authority is in that regard?

Mr. McCox. Our thinking is that the Federal Government should provide the facilities and the amenities that are necessary there, but we believe that, as far as conducting those services are concerned,

the various charitable organizaions in the city should conduct them. We do not feel that that is a part of the housing authority's duty, even though we, in many places, have had the cooperation of the various agencies. We have Friends Neighborhood Guild, for example, who have been very cooperative. We also have the department of recreation, that are helping us out, and we also are getting a new group for a future project to run, to actually conduct the activities there.

Senator CLARK. Now, as you know, in Philadelphia, since the beginning, it has been the tendency, not universal, but usually, to build public housing units in what are generally slum areas, where local facilities are inadequate. Do you have any instances in your present projects in Philadelphia where either private charity or the city government, or perhaps the school board, are furnishing the kind of services we have been discussing?

Mr. McCoy. Yes, we do. In many of our projects, the community building, as we know it, is operated by the department of recreation of the city, and there are either two or three settlement houses that are conducting the activities in some of our projects.

Senator CLARK. Thank you very much, sir.

Mr. McCoy. Thank you, sir.

Senator CLARK. Our next witness is Mr. Osborne McLain, representing Mr. Norman Lourie, deputy secretary of the Pennsylvania Department of Public Welfare.

Mr. McLain, we are very happy to have you with us.

STATEMENT OF OSBORNE McLAIN, DEPUTY SECRETARY, PENNSYLVANIA DEPARTMENT OF PUBLIC WELFARE, AND MEMBER AT LARGE, PHILADELPHIA CHAPTER, NATIONAL ASSOCIATION OF SOCIAL WORKERS, PHILADELPHIA, PA., APPEARING FOR NORMAN V. LOURIE, PRESIDENT, NATIONAL ASSOCIATION OF SOCIAL WORKERS

Mr. McLAIN. Thank you, sir. I am Osborne McLain, the member at large of the Philadelphia chapter of the National Association of Social Workers.

The statement, as you have mentioned I am to read, has been prepared by the Honorable Norman Lourie, deputy secretary of public welfare of the Commonwealth of Pennsylvania.

Senator CLARK. Mr. McLain, is this statement in Mr. Lourie's official capacity for the department of public welfare, or is it in his civic capacity as president of the National Association of Social Workers?

Mr. McLAIN. It is as president of the National Association of Social Workers.

Senator CLARK. Now, Mr. McLain, we will put the whole statement in the record. Because we are short on time I would appreciate it if you gave us as briefly as you can your own thinking, or perhaps a summary of Mr. Lourie's thinking.

Mr. McLAIN. Well, I will do what I can, sir. I just received this this morning.

(The prepared statement of Mr. Lourie follows:)

PREPARED STATEMENT OF NORMAN V. LOURIE, PRESIDENT, NATIONAL ASSOCIATION OF SOCIAL WORKERS

My name is Norman Lourie and I am appearing before you as the president of the National Association of Social Workers, an organization of professional social workers with a membership of 30,000 members. I am also deputy secretary of the Pennsylvania Department of Public Welfare.

I am most appreciative of the opportunity to appear before your committee. In preparing this presentation I reviewed testimony given in earlier hearings before Senator McNamara, and the reports made by his committee. Already results can be seen from the work of the committee.

Because the record is replete with testimony about the effect of low income on housing, and reports have been furnished to you concerning the current living arrangements of older Americans, I will not dwell on those topics. I am appending to my prepared statement, however, the policy statement of the National Association of Social Workers concerned with housing, because of its pertinence to this subcommittee's review. The problems of housing the aged, like those of housing the rest of the population, are inextricably bound up with the problems of income, inflation, zoning, slum clearance, urban renewal, racial discrimination, and physical and mental health.

I want to use the time allotted to me to discuss housing for the elderly, in terms of approaches which will make housing programs helpful tools in solving peoples problems of living arrangements—a concept somewhat broader than a traditional approach to problems of shelter. Housing for the aged must contemplate a wide variety of living arrangements and social services. Arrayed on a gamut they might include:

1. Independent living in own home or apartment, including rooming house.
2. Independent living in rented quarters with three meals a day and a recreation program in a separate facility. Examples of this include Presbyterian Village, or Kundig Center, both of Detroit.
3. Independent apartments with congregate dining and living room arrangements in the building. (York House in Philadelphia, an FHA project.)
4. Cooperative congregate care arrangements—St. John's Vianney Cooperative in Detroit, or the arrangement established by Pittsburgh Housing Authority.
5. Retirement hotel arrangements—the American plan hotel for older people.
6. Foster or family care for the aged.
7. Old-age homes providing a wide range of services in a congregate setting.

Each of these arrangements meets a precise and specific need or resolves a particular problem. In other words, each represents the "treatment of choice" for a given individual problem concerning the need for shelter.

However, living arrangements are more than "shelter" or housing. Housing, for older people, at any rate, means relationship to community, friends, church, and family. There may be related problems which require resolution before a determination about housing can be made.

For example, the double amputee with both legs off at the knee, must solve his problem of locomotion before he solves his housing problem. Prostheses may render him capable of apartment living in a "walkup" or otherwise, a wheelchair would introduce problems of negotiating stairs, thresholds, narrow doors, turns, bathing or showering, cooking, etc.

There are a variety of social services which render various types of living arrangements and housing possible. These have been outlined in some detail in the committee's report, "The Aged and Aging in the United States: A National Problem," 86th Congress, 2d session, in the section on social services. These services include, among others: casework and counseling, homemaker services, organized home medical care, meals-on-wheels, day care and recreation centers, foster care placement, and friendly visiting services. Each of these, properly utilized, may permit an older person the greatest degree of independence possible, forestalling and/or eliminating the need for removal from the community to an institution.

Typically, these services are not readily available to older persons. The housing agencies, the private social agencies, and the public welfare agencies have either avoided, ignored, or overlooked these services for older people, particularly in connection with their housing. To be sure, there are smatterings of service here and there, but in terms of overall coverage available to the bulk of older people, the services simply do not exist. In Pennsylvania, our seven largest counties have half of the senior citizens of our Commonwealth. In these counties, of the 550,000 oldsters, perhaps 400 are served by organized home medical care; perhaps 100 have a homemaker to help them; fewer than 100 are placed in foster care, casework and counseling may be available to as many as 1,000, meals-on-wheels to a handful, and so on.

In the other 60 counties, with an additional 550,000, there is practically nothing.

Obviously, the development of social services has lagged behind other programs for the aged. With the current interest which has been developed in no small part by the activities of the Special Committee on Aging and its predecessor, interest is becoming manifest in many sectors of Federal administration. In the field of housing, major steps have been taken for the creation of a special assistant administrator on housing the elderly, in the increases in available funds, and in housing for the elderly, including nursing home construction.

The last session of Congress in setting up a Public Health Service grant category for chronic diseases and the aging to develop out-of-hospital services, certainly gave recognition to the problem which your committee has been spotlighting over the last 2 years.

These new programs join a number of programs which have been in existence for some time—public assistance, old-age and survivors' insurance, vocational rehabilitation, community mental health services, just to mention a few in which Federal funds are involved.

The ways in which the Federal moneys are made available under the new programs provide little opportunity for relating them to existing programs using Federal funds as they may have been developed in the State or to existing State programs operated without Federal funds. These questions are pertinent for the housing field as well as for the social service field.

Is the Federal money spent for public assistance which finances a lot of old people's housing, producing a desired objective of better housing, or does it sustain slums which ultimately are cleared under other Federal slum clearance and urban renewal programs?

Is the Federal money we spend through public assistance on nursing home care related to the same kinds of objectives that the FHA interest rate subsidies and Hill-Burton grants are seeking?

In a word, are the systems through which we spend Federal money of all kinds producing better housing, perpetuating bad housing, or establishing systems of living arrangements which have inherent limitations to the achievement of primary social objectives of the program?

The development of Federal grants-in-aid carries with it the responsibility not only for establishing proper conditions for an immediate program but also the responsibility for establishing conditions and relationships among a variety of programs which are concerned with solving the same kinds of problems. Failure to meet this kind of obligation develops administrative arrangements which are baronial and feudal—a circumstance which frustrates the solving of social problems in a complex society.

My first point then is this: Housing for the aged is more than provision of shelter. It must be conceived of in terms of living arrangements designed to meet particular social needs and solve particular social problems. Because this is so, housing programs for the aged cannot be divorced from social welfare programming.

The acceptance of this proposition, however, is not sufficient unless the ways in which the various housing programs are administered are considered. Congregate care may not be the answer for the arthritic who can manage well in her own apartment if she can get some help with housekeeping. Or on the other hand, completely independent living may be inappropriate for the arteriosclerotic whose memory is falling badly, although a foster-care placement may be more desirable than an old-age home.

In other words, it is not enough simply to have a smorgasbord of programs for housing the elderly; the programs must be properly utilized.

This brings me to my second point: Proper utilization of housing for the elderly relies upon:

1. The availability of appropriate professional social services; and
2. The proper and precise placement of the individual in a living arrangement which meets his precise need in the best possible way.

I believe that these points have major implications for your committee's concern. I would respectfully submit the following issues for consideration:

1. All Federal grant and/or loan programs having to do with housing for the elderly should carry conditions to assure or at least aid in the appropriate utilization of the housing developed under the program. Such conditions might take the form of guarantees that a formal liaison will be maintained with existing social service agencies to provide social service counseling, professional preadmission screening, and the range of supportive social services, if the housing unit or agency does not supply such services.
2. Local public welfare services which can be supportive for living arrangements for the elderly should be strengthened through extension of Federal financial participation in public assistance programs to include "service only" cases—i.e. those where financial need is not an issue.
3. Consideration should be given to insuring that OASDI recipients who need attention get social services. In the report of the Subcommittee on Problems of the Aged and Aging, "The Aged and Aging in the United States: A National Problem" (p. 158), reference is made to utilizing the OASDI mechanism as a base for giving social services.

In the long run this may be a very sound plan.

However we need a good deal of more immediate work on the proper engineering of the social services which now exist. They are not properly enough related to each other as to produce ready solutions to people's problems. Many times it is difficult to bring together a variety of social services, under auspices of different social agencies, to bear upon one person's problems. We talk a good deal about coordination. We do little about it. We often concentrate on development of services which are obviously the essence for solving problems. But too often the concentration on service development seems to become an end rather than a means. I am not convinced that the services, their resources and personnel are properly arranged and developed for the most efficient solution of problems.

GOALS OF PUBLIC SOCIAL POLICY—NATIONAL ASSOCIATION OF SOCIAL WORKERS

VI. HOUSING

The problem

The place in which people live has special significance from the point of view of individual, family, and community welfare. Housing which meets the universal need for comfortable shelter, basic facilities for modern living, privacy, esthetic satisfaction, and good social relationships is essential to rewarding family life and to personal development, especially among children. Moreover, from the point of view of community life, good housing makes good neighborhoods and better citizens. A community with slum areas and deteriorating neighborhoods suffers a three-way loss: in the health and welfare of its citizens, in property values, and in community morale. For all these reasons the responsibility for housing cannot be left exclusively to the interplay of supply and demand factors in a free market which often fails adequately to meet the needs of particular groups. The total public welfare requires that government take steps both to assist the private economy in fulfilling its part of the housing task and to supplement its efforts where necessary.

The objective

All individuals and families should be able to live in dwellings which (a) meet their basic housing needs, (b) collectively form a rewarding neighborhood, and (c) are so related as to contribute to closer social relationships and understanding between all groups in the population.

To achieve these ends the following specific recommendations are made:

Recommendations

1. Adequate housing: The Federal, State, and local governments have a positive obligation to take all steps necessary to assure an adequate supply of dwelling units suited to varying requirements, their availability to those who need them, and a program for neighborhood development that recognizes changing needs and new standards.

2. Private construction: All levels of government should adopt such policies as will stimulate and support the private construction of housing to meet the needs of all groups in the population. Public mortgage insurance arrangements should be continued and expanded, especially for those housing projects intended for rent or cooperative ownership by middle-income families. However, such public mortgage insurance should be available to projects in which occupancy is open to all groups without racial or other discrimination.

3. Public housing: An expanded long-term program of public housing adequate to serve all otherwise unmet needs should be provided through cooperative action of all levels of government. Occupancy in any project should be open to all persons regardless of race, creed, color, or political affiliation, and occupancy policies should be such as to promote normal community living, including continuing tenancy with appropriate rent increase.

4. Interest rates: Government policy should foster low interest rates in order to encourage homeownership by those in a position to undertake such responsibilities.

5. Special housing needs: Particular attention should be given to the special housing needs of middle-income families, large families, old persons, single persons, handicapped persons, military families, migratory or temporary workers, and families displaced by urban renewal, highway development, or enforcement of housing codes.

6. Community facilities and services: All housing construction, both public and private, should be undertaken in conjunction with a planned concurrent development of all community facilities and services needed to serve the families and individuals who are to live in such houses.

7. Urban redevelopment and renewal: Plans should assure suitable housing provision for persons displaced by redevelopment. Counseling and assistance should be provided to these persons in relocation. Citizen participation is vital in adequately preparing the community for the urban renewal program.

Urban redevelopment or renewal should proceed within a total pattern of social, physical, and land-use planning which, while assuring the protection and improvement of business and public property, also assures the provision of desirable housing, public and private.

8. Maintenance of housing standards: The maintenance of minimum standards of health, safety, and decency in all occupied housing should be assured through strict and consistent enforcement of suitable housing codes with consideration for the welfare of individuals, families, and the community.

9. Research: All levels of government should encourage, support, and conduct continued research and experimentation in methods of providing more adequate housing at costs within the means of all groups.

Mr. McLAIN. Well, I would just like to make a brief statement relative to Mr. Lourie's, and my own, and I believe it is the National Association of Social Workers' point of view relative to the whole question of housing, whether it be for the elderly or for the general population. He emphasizes in that paper, which will be a part of the record, that one of the primary needs, to go along with the facilities, housing facilities for the elderly, are services. We in social service, and others concerned with public welfare, believe that a housing facility, or a nursing facility, or a hospital, has only as much value as can be provided, or additional value as can be provided by services, medical services, social services. These would include counseling services, services on how to do, so to speak, such as what public laws are available to the elderly, where they might turn.

I think also there should be emphasis on the matter of maintaining the elderly, particularly in their own homes.

Senator CLARK. Now, do you include recreational facilities?

Mr. McLAIN. Including recreational facilities.

Senator CLARK. Do you include food and cafeteria services?

Mr. McLAIN. Food and cafeteria services, medical services, all of the services that are essential in primarily helping the elderly maintain themselves in their own home, because we know from experience

that many of the elderly are sent, or go to nursing homes, and homes for the aged, and even hospital services, simply because there is a lack of, for instance, a food service, or a shopping service, or a friendly visitor available to them, that can do the things that they can't do because of limited mobility and health.

Then, too, when it is necessary for them to go into a nursing home, it is extremely necessary that this home provide additional counseling and other services along with medical, to make the home the rehabilitative factor that it should be.

Senator CLARK. Thank you very much.

Mr. McLAIN. If I may have 1 more minute, I would like to just read a brief statement by the National Association of Social Workers on housing. It is just about 2 minutes or less. It is called, "Goals of Public Social Policy."

This is a general statement, applies to the elderly as well as other people.

The place in which people live has special significance from the point of view of individual, family, and community welfare. Housing which meets the universal need for comfortable shelter, basic facilities for modern living, privacy, esthetic satisfaction, and good social relationships is essential to rewarding family and to personal development, especially among children. Moreover, from the point of view of community life good housing makes good neighborhoods and better citizens. A community with slum areas and deteriorating neighborhoods suffers a three-way loss: in the health and welfare of its citizens, in property values, and in community morale. For all these reasons the responsibility for housing cannot be left exclusively to the interplay of supply and demand factors in a free market which often fails adequately to meet the needs of particular groups. The total public welfare requires that government take steps both to assist the private economy in fulfilling its part of the housing task and to supplement its efforts where necessary.

I think this is important for the record, because from what Mr. McNeil and others have said already, and what will probably be said further on, it is almost impossible for the need to be met alone on private or local basis.

Senator CLARK. Thank you, Mr. McLain, now you are with the department of public welfare, are you not?

Mr. McLAIN. No, sir; I am the director of social services for the Philadelphia Housing Department.

Senator CLARK. I see, thank you.

Thank you very much.

Our next witness is Mr. Todd Cooke, president of Philadelphia Housing Association.

Mr. Cooke, we are very happy to have you here. I know your very able career as a city planner, and the work you have done in this metropolitan area in the field of planning. We are happy to have you give us your thinking on this special problem.

STATEMENT OF M. TODD COOKE, JR., PRESIDENT, PHILADELPHIA HOUSING ASSOCIATION, PHILADELPHIA, PA., ACCOMPANIED BY R. ELFRIEDE F. HOEBER, RESEARCH DIRECTOR, PHILADELPHIA HOUSING ASSOCIATION, PHILADELPHIA, PA.

Mr. COOKE. Thank you very much, Senator Clark.

Ladies and gentlemen, I will make my remarks very brief, in view of the pressure of time I know you are working under.

SENATOR CLARK. I think we ought to note in the record that you are accompanied by Dr. Elfriede Hoerber.

MR. COOKE. I will, if I may, identify myself as M. Todd Cooke, Jr., president of the Philadelphia Housing Association. I have with me our director of research, Mrs. Elfriede Hoerber.

The Philadelphia Housing Association, as most of you know, is a community fund, Red Feather Agency, and one of the oldest agencies of the country, devoting its efforts to the improvement of housing conditions. I have submitted on behalf of the housing association for the record a written testimony. We are also submitting for such use as your staff cares to make of it, an appendix setting forth statistics on the number and composition of the elderly in Philadelphia, with some related figures for the native as a whole.

SENATOR CLARK. I think that will be of great interest to the committee, and will you please just say a word as to how those statistics were compiled, so we can make some judgment as to their authenticity.

(Mr. Cooke's prepared statement follows:)

STATEMENT OF M. TODD COOKE, JR., PRESIDENT, PHILADELPHIA HOUSING ASSOCIATION

I am M. Todd Cooke, Jr., president of the Philadelphia Housing Association. The association is a nonprofit, nonpartisan, voluntary organization devoted to improving living conditions in the Philadelphia area. For over 50 years, the Housing Association has provided leadership for citizens interested in housing progress in the Philadelphia region. We do not own or operate any housing developments.

The Housing Association appreciates this opportunity to testify on the need for additional housing for the elderly. We hope that this series of hearings will result not only in legislative action but in heightened community awareness of the problems of the elderly and of the opportunities available for providing them with housing. To this end, we have two suggestions: first, that a technical advisory service be established to aid groups interested in building housing for the elderly and, second, that standards for such housing take into account the variety of needs of the elderly.

The Housing Association's interest in housing for the elderly is of long standing. The association has made a number of studies of the special housing needs of older people. A 1958 report, written jointly with the Health and Welfare Council, "Toward Independent Living for Older People," has been distributed nationally and is still in demand.

More recently, the association participated in the preparation of the report of the Subcommittee on Housing Needs of the Philadelphia County Committee for the 1961 White House Conference on the Aging. The Housing Association and the Citizens' Council on City Planning sponsor a joint committee on public housing development policy which has urged that far greater attention be given to housing the elderly.

The Housing Association believes that housing for the elderly should provide a variety of accommodations to meet the varying needs of older people, that it should be equipped and serviced so as to enable older people to live independently as long as possible, and that it should enable them to maintain contact with the community.

Special programs are needed for housing for the elderly for several reasons. First, the elderly are a rapidly increasing proportion of our population. In the last 10 years, Philadelphia's elderly population increased from 164,000 to 209,000. Today more than 10 percent of Philadelphia's population is over 65; 17 percent of the city's households are headed by persons over 65.

Second, older people occupy a disproportionate share of substandard and otherwise inadequate or unsuitable housing.

Third, and most important, most elderly persons simply cannot afford to pay for decent housing on the regular market. Their incomes are on the average much lower than other age groups, and the gap is constantly widening.

Congress has enacted several programs for housing the elderly, including low rent public housing, special FHA insurance, and the new direct loan program. We find, however, that enactment of a program does not automatically produce additional housing units. In fact, the three programs combined have produced about 400 units in Philadelphia since their inception.

Since 1956, when elderly were given priority for public housing and single persons over 65 made eligible for admission, an increasing share of Philadelphia's public housing has been occupied by the elderly. The figure now stands at 1,500 units, or about 15 percent of the total public housing supply. Nearly 200 specially designed units have been built and about 200 more are under construction or on the drawing boards. This is a laudable start, but it does not begin to meet the need. With the additional subsidies provided under the Housing Act of 1961, we believe the Housing Authority can vigorously pursue a program of many small developments in all parts of the city.

FHA insurance programs have not produced the hoped-for housing. No builder in the Philadelphia area, either entrepreneur or nonprofit organization, has taken advantage of the Section 231 provisions enacted in 1959. Under an earlier FHA program the Federation of Jewish Agencies built York House—220 apartments with supplementary facilities, geared to a relatively high income group.

Although we believe the direct loan program offers real potential for use by nonprofit groups wishing to provide moderate rental housing, only one development in Philadelphia is pending.

In the fact of an urgent and growing need, why has not more been accomplished using what appear to be tempting financial aids which are available as a result of Federal legislation?

One reason is that nonprofit groups—churches, fraternal organizations, etc.—are seldom equipped to go through the complicated process of constructing a development: finding a site, hiring an architect, deciding on the size and number of apartments and how to equip them, working out the financial details, etc. This suggests the need for a publicly or privately sponsored free or minimum cost technical advisory service to interest potential sponsors in the program and help them get started and carry through on building housing for the elderly. Such a service could advise on floor, structure and site plans, provide help in estimating costs, and the like. Of course, each development ultimately needs to be handled individually. But a lot of waste motion could be eliminated by skilled assistance from the beginning. Lacking such a service, building will probably be limited to a few large organizations. The potential sponsors of small developments, the many existing nonprofit groups that operate service programs for the elderly, are unlikely to provide housing facilities. These organizations need technical as well as economic assistance.

One of the major functions of the technical advisory service might be to develop and advise on standards. On this subject there have been reams of literature, but little consensus. On the one hand, we find new developments which lack the most elementary safety or convenience devices, on the other hand, we find recommended standards designed to deal with a very high degree of physical incapacity.

There is a widespread concept that the elderly are physically incapacitated—that they can neither see, nor hear, nor walk, and that certainly they cannot negotiate steps. Therefore, housing for the elderly is thought to need a large number of special devices, such as ramps or doors wide enough for a wheelchair to pass through, and the elderly as a group are thought of as needing doctors, nurses, hospitals, dining facilities, libraries, and so forth, right at their doorsteps.

Fortunately, this is fallacious. Most of the elderly are well and quite capable of living independently as long as an extra margin of safety and convenience is provided and if they are in locations that are part of a community where the facilities and services they need are within easy reach when special problems arise.

It does not make sense, for example, to build all apartments so that they can be used by persons in wheelchairs, when only 1 percent of all persons over 65 use a wheelchair. It does not make sense to require elevators in all two-story structures when at least 75 percent of the elderly are quite capable of negotiating a flight of stairs.

We believe it is important that standards required under Federal programs for housing the elderly be high enough to insure that apartments built now will not be obsolete in the near future. In this connection, unit size is a most important consideration.

Housing for the elderly should be compact but not cramped. Minimum size efficiency units do not serve adequately the needs of older people who spend more time at home than do younger persons. In such units it is virtually impossible for another person to sleep in the apartment in case of illness, or for the grandchildren to visit. Moreover, outdoor space, sheltered from rain and wind, should be easily accessible from the dwelling unit. And there should be benches at least. We have seen developments where the tenants must bring his own chair if he wants to sit outside.

Furthermore, thought should be given to adapting existing structures to meet the housing needs of the elderly. There will never be enough suitable housing for the elderly if new construction is the sole source. Congress realized this when it made the aids of FHA 231 and the direct loan program available for both existing structures and new construction. In Philadelphia, numerous existing structures could well be adapted to the needs of older people. But the requirement of an elevator for all structures more than one story in height, for example, makes it next to impossible to convert the Philadelphia two-story row house into two apartments for older persons. Yet, the advantages of such conversions are obvious, units would be larger and the cost lower than in new construction. And the elderly would continue to live in an established community, in familiar surroundings and close to friends, transportation, shopping, churches, and community facilities.

In conclusion, we would like again to commend this committee for its concern with the problems of housing the elderly. We hope that our suggestions are helpful to you in the formulation of legislation and to others who study your proceedings.

FACTS ON PHILADELPHIA'S OLDER POPULATION

1. Population by age groups, 1950 and 1960¹

	1950	1960
Total population.....	2,071,605	2,002,512
Age 45 to 54.....	270,057	259,476
Age 55 to 64.....	203,457	212,429
Age 65 and over.....	163,918	208,803
Percent 65 and over.....	7.9	10.4

¹ Data pertain to Philadelphia unless otherwise indicated.

2. Occupied dwelling units by age of head, 1950 and 1956

	All ages		Head under 65		Head 65 or over	
	Number	Percent	Number	Percent	Number	Percent
Occupied dwelling units:						
1956.....	600,598	100	497,537	82.8	103,061	17.2
1950.....	584,698	100	502,115	85.9	82,583	14.1
Change 1950 to 1956.....	+15,900	+2.7	-4,578	- .9	+20,478	+24.8

3. Characteristics of households with heads 65 years of age and over, 1956

	Dwelling units	Substandard	
		Number	Percent
All households with heads 65 and over.....	103,061	5,125	5.0
Owners.....	69,614	834	1.2
Renters.....	33,447	4,291	12.8
Male head, wife present.....	12,058	1,147	9.5
Other head.....	21,389	3,144	14.7

Two-thirds of the households with heads 65 years of age or over lived in homes they own, one-third rented. Only 1.2 percent of the owners lived in substandard housing, however, nearly one in seven of the renters lived in housing that is dilapidated or lacking in sanitary facilities. Among the renters, more single persons lived in poor housing than couples. The figures do not indicate persons who lived in substandard housing of others, such as persons living with relatives or renting rooms in substandard housing.

The census definition of substandard housing is not an adequate measure of the amount of unsuitable housing occupied by older people. Much housing, though "standard" by the census definition, is unsuitable for other reasons: large size, poorly heated, requiring stair climbing, inconvenient location, requiring too much maintenance work, etc.

4. Beds in homes for the aged, handicapped, or infirm, April 1959

Commercial nursing homes.....	2,740
Commercial boarding homes ¹	298
Nonprofit homes.....	4,894
County institution district.....	1,150
Total.....	9,082

¹ There is some question as to the accuracy of the figures of 298 beds in commercial boarding homes. A 1937 compilation by the State department of welfare showed 398 beds. Since then the Normandy Hotel was opened.

5a. Incomes of older people

MEDIAN INCOMES OF URBAN FAMILIES BY AGE OF HEAD, 1955 AND 1959

Age of head	Median income, 1955	Median income, 1959	Increase	1955-59
				<i>Percent</i>
14 to 24.....	\$3,505	\$4,075	\$570	16.3
25 to 34.....	4,672	5,580	908	19.4
35 to 44.....	5,295	6,366	1,071	20.2
45 to 54.....	5,717	6,729	1,012	17.7
55 to 64.....	5,061	6,150	1,089	21.5
65 and over.....	3,020	3,335	315	10.4
All age groups.....	4,840	5,755	915	18.9

MEDIAN INCOME OF URBAN UNRELATED INDIVIDUALS BY AGE GROUPS, 1955 AND 1959

Age group	Median income, 1955	Median income, 1959	Increase	1955-59
				<i>Percent</i>
14 to 24.....	\$1,433	\$1,818	\$385	26.9
25 to 34.....	2,437	3,358	921	37.8
35 to 44.....	2,414	3,147	733	30.4
45 to 54.....	2,231	2,898	667	29.8
55 to 64.....	1,759	2,026	267	15.2
65 and over.....	915	1,137	222	24.3
All age groups.....	1,476	1,801	325	22.0

The incomes of the older population are substantially below those of other age groups and growing more slowly than those of younger people.

While no recent data are available as to the income situation of older persons in Philadelphia, U.S. census figures for the entire urban population give a good indication of local conditions.

The median 1959 income of all urban families in the United States was \$5,755. (Half of the families had more than this amount, half had less.) The median income of urban families whose head was 65 years of age or older was \$3,335. The median 1959 income of all "unrelated individuals" in urban areas was \$1,801; for those aged 65 and over it was \$1,137.

During the 4-year period from 1955 to 1959, the median incomes of all urban families increased by 13 percent, while the median for older urban families rose 3.4 percent. The median income of all urban "unrelated individuals" increased

by 19 percent, while the median for individuals aged 65 and over increased by 10 percent.

Income in the definition of the census includes wages and salaries, income from self-employment, social security and private or public pensions, interest, public assistance. It does not include use of savings (beyond the interest), gifts, or voluntary support from relatives.

5b. *Net worth and liquid assets of old-age beneficiaries, 1958 (national survey)*

	Couples	Retired single	Widows
Net worth:			
Lowest ¼ had no net worth and less than.....	\$3, 140	0	0
½ had more, ½ less than (median).....	9, 620	\$1, 270	\$4, 380
Top ¼ had more than.....	19, 700	8, 090	13, 320
Liquid assets:			
Lowest ¼ had no liquid assets or less than.....	14	0	0
½ had more, ½ had less (median).....	1, 580	220	460
Top ¼ had more than.....	6, 380	2, 510	3, 550

The foregoing figures are supplied for it is often said that the figures on the incomes of older people understate their financial position, because older people supplement their incomes from savings and other sources. The figures, based on a national survey, indicate that the net worth and the liquid assets of a large proportion of the elderly are below an amount which would permit a supplementation of income to a significant degree.

6. *Beneficiaries of old-age, survivors, and disability insurance, February 1959*

All beneficiaries.....	144, 655
Old age.....	99, 969
Wife's husband's.....	22, 873
Widow's, widower's.....	21, 363
Parent's.....	450

7. *Old-age assistance, June 1959*

Number of recipients.....	11, 701
Average cash grant per recipient.....	\$72. 61
Total expenditure.....	\$849, 652
Maximum allowance for one person.....	\$102. 80
Maximum shelter allowance including utilities.....	\$53. 80
Number of persons receiving nursing home care ¹	1, 676
Average expenditure per person.....	\$109. 48
Total expenditure for nursing home care.....	\$183, 489

¹ 73 percent of the persons receiving nursing home care through DPA were 65 years of age or older.

8. *Health and mobility of persons 65 years of age and over (national survey)*

	Number	Percent
No chronic illness or disability.....	3, 500, 000	23. 3
One or more chronic conditions not limiting mobility.....	8, 000, 000	53. 4
One or more chronic conditions interfering with or preventing ability to get around alone.....	2, 300, 000	15. 3
One or more chronic conditions, confined to house.....	700, 000	4. 7
In institutions.....	500, 000	3. 3
Total.....	15, 000, 000	100. 0

SOURCES

U.S. Bureau of the Census, Census of Population 1960, PC(1)-1B, for data under 1.

Pennsylvania Guide for County Surveys, White House Conference on Aging, data under 4, 6, 7.

U.S. Bureau of the Census, National Housing Inventory 1956, data under 2 and 3.

U.S. Bureau of the Census, series P-60, Nos. 24 and 35, data under 5a.

Statement by Dr. Wilma Donahue, University of Michigan, at hearings held by Subcommittee on Problems of the Aged and Aging, Committee on Labor and Public Welfare, U.S. Senate, 1959—data under 5b and 8.

By Elfriede F. Hoerber, Philadelphia Housing Association, October 1961.

Mr. COOKE. The sources of these figures, Senator Clark, are I believe, in all cases identified in the appendix. Basically they are derived from Government, primarily U.S. census data.

I am also taking the liberty of submitting a third item, this is a report entitled "Housing the Aging" and it was prepared for the 1961 White House Conference on the Aging, by a subcommittee of the Philadelphia committee. I believe that some of the data in there may be of interest to you.

(Mr. Cooke's additional prepared statement follows:)

HOUSING THE AGED

A report from the Subcommittee on Housing Needs, Philadelphia County Committee, 1961 White House Conference on Aging, Philadelphia, Pa., June 1960

FIDELITY BOND & MORTGAGE Co.,
PHILADELPHIA, PA., June 17, 1960.

Mr. CHARLES WARNER, Jr.,
Chairman, Philadelphia County Committee, 1961 White House Conference on Aging, Philadelphia, Pa.

DEAR Mr. WARNER: I am enclosing herewith the report of the Subcommittee on Housing Needs of the Philadelphia County Committee, 1961 White House Conference on Aging.

I was particularly fortunate in having a committee that was both competent and experienced, and we had, in addition, a wealth of data accumulated by the Philadelphia Housing Association.

We held two meetings that were all too short and the information obtained has been woven into this report. The committee expressed real regret that our task was completed so soon, for we found these meetings to be most stimulating.

We are particularly indebted to Dr. Elfriede Hoerber who coordinated all of the data we accumulated and drafted this report.

Sincerely,

JOSEPH J. BRACELAND, *Vice President.*

SUBCOMMITTEE ON HOUSING NEEDS, PHILADELPHIA COUNTY COMMITTEE,
1961 WHITE HOUSE CONFERENCE ON AGING

Joseph J. Braceland, vice president, Fidelity Bond & Mortgage Co., chairman.
Osborne McLain, director, social service division, Philadelphia Housing Authority, secretary.

Dr. Elfriede F. Hoerber, research director, Philadelphia Housing Association, consultant.

Francis Bosworth, executive secretary, Friends Neighborhood Guild.

Alfred Clauss, architect.

Lewis Comegys, supervisor, social service department, Riverview, Philadelphia Department of Public Welfare.

John J. Doyle, area insurance program adviser, Federal Housing Administration.
 Herbert O. Frey, vice president, Philadelphia Housing Association.
 Warren P. Griffiths, owner and operator, Fairview Nursing Homes.
 Charles A. Guensch, director, citizenship and education, United Automobile Workers regional office.
 John J. Harrington, realtor.
 Chester Hayes, director, rehousing bureau, Philadelphia Redevelopment Authority.
 William A. Kelley, director, eastern district of Pennsylvania, Federal Housing Administration.
 Philip Klein, president, Harcum Junior College.
 Dr. Hertha Kraus, Carola Woerishoffer associate professor of social work and social research, Bryn Mawr College.
 Elder Jethro H. Lester, member, administrative council, Seventh-day Adventist Churches, Allegheny conference.
 Geraldine A. Marren, district supervisor, Philadelphia County Board of Assistance.
 Anna Sutton Myers, consultant, Presbyterian Homes, Inc.
 Samuel I. Oshiver, architect.
 The Rt. Rev. Msgr. Thomas J. Rilley, director, Catholic charities archdiocese of Philadelphia.
 Frances G. Savin, director, social service department, Pennsylvania Hospital.
 Leonard R. Silver, Esq., managing director, Normandie Hotel Retirement Club.
 Evelyn M. Trommer, Esq., Lipschutz, Solo & Bergman.
 Arthur Waldman, assistant vice president, Home for the Jewish Aged.
 C. Clark Zantzing, Jr., architect.

REPORT OF PHILADELPHIA SUBCOMMITTEE ON HOUSING, WHITE HOUSE
 CONFERENCE ON AGING, 1961

A. GOALS

Housing for the elderly should provide:

- (1) A large variety of accommodations for the varying needs of older people—for those who are well and want to live independently and can do so, and for those who need or desire various degrees of sheltered environment (excepted are the needs of those who need long-term nursing care);
- (2) Housing that is so equipped and serviced as to enable older people to preserve their independence as long as possible; and
- (3) Housing that enables older persons to maintain social contact with the community and to live useful, happy, satisfying lives.

B. A STATEMENT OF NEED

1. *There will be more elderly.*—By 1980 there will be in Philadelphia half again as many persons 65 and over as there were in 1950; there will be 67 percent more people aged 75 and over, according to estimates of the Philadelphia City Planning Commission. By 1980 there will be 170 women to every 100 men 65 and over, and 204 women to every 100 men 75 and over. In other words, there will be more of the elderly, they will be older, and there will be more unattached persons, especially women, than there are today.

2. *Incomes are low.*—Older people's incomes are lower than those of younger age groups; worse, they have been rising more slowly in recent years than those of other age groups. Estimates for Philadelphia, derived from nation figures for the urban population, lead to the conclusion that half of this city's unattached individuals 65 and over have annual incomes under \$1,000; and that one-half of the families headed by persons 65 and over have incomes under \$3,000. Moreover, the net worth and liquid assets of most of the elderly, especially retired single persons and widows, are too low to allow for substantial supplementation of income through the use of capital resources.

Even if the economic situation of the elderly improves because of social security and private pension plans, retirement will continue to mean a considerable drop in income. Moreover, there is no indication that the financial position of the aged is going to improve relative to other age groups. Thus, the elderly are likely to remain predominantly a low-income group when compared with other age brackets.

3. *Many live in unsuitable housing.*—More than 5,000 households with heads 65 and over in Philadelphia lived in substandard housing in 1956. Most of these were among the renters, who constituted one-third of all older households. An unknown number of older persons lived in the substandard housing of others or in housing that was technically "standard," but unsuitable for other reasons: too large, poorly heated, requiring stair climbing, inconvenient location, requiring too much maintenance work, etc.

4. *There is no housing to speak of that takes the special needs of older people into account.*—Philadelphia has nearly 10,000 beds in commercial nursing and boarding homes, nonprofit homes, and the county institution district. These beds accommodate about 5 percent of the older people, mostly the disabled and the very old. There is, as yet, very little housing designed for older persons who can live independently and desire to do so. The few developments built with the needs and comfort of older people in mind have been immediately oversubscribed and have long waiting lists. York House, a 220-unit, high-rental apartment development for older persons was built under the auspices of the Federation of Jewish Agencies. The Philadelphia Housing Authority has completed one 24-unit development for older people and is about to open 115 units, mostly "efficiencies," at the Hawthorne Square project. An additional 500 units will become available in projects now under construction or in planning. These are important first steps, but not nearly enough to provide for all who seek such quarters.

5. *The foregoing factors compound each other.*—Increasing numbers of the elderly, especially elderly widows, will need housing; they cannot pay much for what they need; the hazards of unsuitable housing become greater as the aging get older. The desire of many to live independently, and yet have access to social contact and services, calls for special types of housing, which as yet, hardly exist at all.

C. WHAT HOUSING FOR THE ELDERLY SHOULD BE LIKE

The elderly are no more a uniform group than any other segment of the population. They are diverse in what they need and what they like. Thus there is no simple single solution that will serve all equally well.

The following criteria for housing the elderly presume the varied needs and desires of the elderly, that most of the elderly are well but that many develop handicaps sooner or later, and that all will benefit if living units are planned so as to make life easy both inside and outside the house.

1. *Variety.*—Housing for older people should provide many different housing types in all kinds of locations, for rent and for purchase, for independent living as well as various types of sheltered and congregate arrangements.

2. *The elderly do not want to be separated from the life of the community.*—The most perfect housing for the elderly will inadequately serve its purpose if it is isolated in location, far from public transportation, shopping, churches, health facilities. Housing for the elderly should be in places which enable the aging to keep in contact with the community, to visit and be visited, to have access to social life and cultural facilities.

Large developments, exclusively for older persons, would appear undesirable except in special circumstances. Generally, small developments will permit better integration with the wider community.

3. *Standards must be good.*—It is obvious that good-quality housing cannot be built cheaply and that improvement in quality is likely to raise cost. It is also evident that minimum-quality housing will not serve the purpose for which it is built; namely, to keep older people happy and independent in the community. Minimum-quality housing will soon be unsatisfactory, even though at the outset it would be absorbed by a hungry market. Quality need not be luxurious, but new housing especially should take into account that standards are bound to rise.

4. *Safety and convenience of dwelling units.*—All housing built for older people should provide an extra margin of safety and convenience (grab bars, slip-proof floors, more heat, buzzers to call for assistance, etc.), but not all housing needs to be built for the least capable of those who can still live independently. For example, it would be wasteful to plan all units for the elderly so as to accommodate wheelchair users when it is known that less than a quarter are limited in their mobility. But some such units obviously will be useful. A number of excellent publications deal with these and other features of housing for the aged. They include: Standards of design, housing for the elderly, published by the Massachusetts State Housing Board, 1954; housing requirements of the aged, a

study of design criteria, undertaken for the New York State Division of Housing by the Housing Research Center, Cornell University, 1958; housing the elderly, published by the San Antonio Housing Authority, revised edition 1959.

5. *Sufficient space inside and out.*—Housing for older people should be compact but not cramped. Minimum-size efficiency units do not serve adequately the needs of most older people who spend more time at home than do younger persons. In such units it is virtually impossible to have another person sleep in to assist in case of illness, or to have a grandchild visit. Apartments of less than 400 square feet will, generally, not be acceptable even for a one-person household. There may be exceptions in buildings which provide substantial amounts of common space such as dining rooms, recreation rooms, library facilities, infirmaries, etc.

Outdoor space, sheltered from rain and wind, should be easily accessible from the dwelling unit. Studies have shown that elderly people spend more of their time outdoors if the out-of-doors is within easy reach.

6. *Housing that the elderly can afford.*—Since most of the elderly live on limited incomes, most of the housing provided for them must be available at low rents. However, the needs of those who can pay more than minimum rents are urgent, too, especially of those in the older age groups who do not find, at any price, housing geared to their needs.

7. *Housing is more than shelter.*—Housing for older people must provide more than a roof that does not leak and grab bars over the bathtub. Taking the basic essentials of safety and sanitation for granted, housing will do the most for older people if it is related to their need for social contact and for services. In addition to considering these factors in choosing locations, any organization building for older people should simultaneously consider the availability of services which will help people to keep their independence and increase their sense of security: counseling, visiting nurse and visiting housekeeper services, clubs, etc. Proper housing properly serviced will postpone for many the day when they must seek sheltered care.

There is a need to develop a full range of supporting community services for the elderly. These services should be available to older people regardless of where they live. To those who do not live in housing designed for the aged—and they will be the large majority—services are especially important. Some of the necessary services are available in Philadelphia but, generally speaking, in a fragmented, uncoordinated fashion.

Some sponsors of developments for the elderly may find they can best serve their particular clientele by providing services with shelter. This need not, nor should it, be general policy.

A requirement that all developments for the aged be provided with a variety of services would inevitably have undesirable results. It would lead either to excessively large developments, because only these can support a wide range of services; or to poor services, because small developments cannot support adequate services. If services are tied to housing they would be unavailable to many who need them. In any development designed for the aged it would be desirable however to have a staff person who is familiar with the problems of the aging and with community resources, and who can make proper referrals.

D. RECOMMENDED PROGRAMS

1. *Provide the "How-to-do-it."*—There should be established on the national level an organization (either public or private) whose purpose it would be (1) to stimulate housing for older people by nonprofit organizations and commercial builders, and (2) to provide minimum-cost technical advice on the planning of developments for the elderly, including design, standards, and financing.

The housing for the elderly staff of the Federal Housing Administration is performing part of this function in relation to FHA-financed housing. There should be similar staff on an expanded scale, in the office of the Housing Administrator, to deal with all housing programs for the elderly, not only those aided by FHA.

2. *Financing aids to private profit and nonprofit housing.*—Needed are financing mechanisms to enable nonprofit organizations and private builders to produce housing with minimum equity, aiming at the lowest rents compatible with good standards. In 1956, Congress authorized a special FHA program for the elderly. Now known as title 231—FHA and providing for 90 to 100 percent, 40-year financing, it is a step in the right direction.

By December 31, 1959, the FHA program had produced throughout the country 2,148 completed units, with 1,764 more under construction. Most of the units are in group housing in an institutional setting.

The 220-unit York House in Philadelphia, completed last year, is the only development under this program in all of Pennsylvania, and none are in the planning stage.

Obviously, there has been no great rush to participate and it would appear that the program is too complicated, or not sufficiently attractive financially, or too stringent in its requirements as to the financial soundness of the sponsoring organizations. The last possibility raises the question as to the need for a device to back up organizations which do not have the financial strength required under FHA regulations.

3. *The Federal direct-loan program.*—Last year, Congress authorized a direct-loan program for housing for the elderly, designed to produce housing renting for about \$20 less a month than housing produced under the FHA. The program authorized the Administrator of the Housing and Home Finance Agency to make 98-percent, 50-year loans to nonprofit corporations at about 3 percent interest (one-fourth percent more than the average interest on U.S. Government obligations) for the construction and rehabilitation of structures furnishing rental housing for the elderly. The program, similar to the college housing loans, as yet lacks an appropriation. Also, the \$50 million authorized could build only a small quantity of housing, even if construction is "not to be of elaborate or extravagant design or materials."

Congress should authorize the funds to get the program started and expand it to a meaningful volume.

A Philadelphia organization is exploring the feasibility of rehabilitating and converting old structures in an urban renewal area under the direct-loan program. The organization hopes to provide decent housing at low rentals for elderly people who for ethnic and religious reasons have ties to the area. It is also hoped that this program will check further blight.

4. *Public housing.*—Congress in 1956 made public housing available to single elderly persons (elderly couples were always eligible), and gave a special priority to elderly applicants. Under these provisions, the proportion of elderly tenants in existing projects has risen rapidly, and many housing authorities, including Philadelphia's, are building special units for the elderly. The program is popular and does not encounter the opposition which public housing for other age groups often runs into.

This program should be expanded. Its special value lies in the fact that it reaches the lowest income group. However, Federal regulations under which public housing units are built for the elderly need revision because the efficiency apartments built so far are too small and not all units are equipped as well as they should be.

5. *Rehabilitation and conversion of existing structures.*—The sum of all foreseeable programs for building new housing for the elderly will not be enough to produce the quantity needed. Ways must be found to adapt the existing supply of housing to the needs of the elderly.

(a) *Conversion of hotels:* Hotels that have seen their best days can be converted to congregate housing for the elderly. Existing examples (including the 300-bed Normandie Hotel in Philadelphia) indicate that facilities can be provided at \$80 per month and up, including semiprivate room and three meals a day. Prerequisites to successful operation are the availability of structures at reasonable prices and adequate financing devices.

(b) *Conversion of existing houses:* Two-story structures can be converted into apartments for the elderly, providing units of larger size and at lower cost than new construction. This would be a fruitful field for exploration by profit and nonprofit groups, especially in connection with urban renewal. Properly planned and executed conversions would be an asset to the community. Technical advice should be available from the service recommended above.

Many elderly homeowners living in houses too large for comfort could convert, obtain additional income, and lessen their maintenance chores. But elderly owners are often unaware of the conversion potential and unfamiliar with the technicalities of conversion: financing, design, code requirements, finding a reliable contractor, etc.

On the local level there should be housing information centers to provide technical advice to elderly homeowners (as well as to others) who want to rehabilitate or convert. Such centers have successfully operated in several cities.

They are usually established with the cooperation of public and private organizations, lending agencies, real estate, homebuilders, building trades, architects, etc. A housing information center could successfully protect the elderly homeowner from the "suede shoe" operators in the home repair field, who have swindled thousands of the unwary.

6. *"Foster care" plans.*—Local welfare departments, county boards of assistance, and private welfare organizations should establish "foster care" plans for the aged.

An example of successful "foster care" is to be found in New York City where the welfare department places selected old-age assistance recipients in "foster" homes. In Philadelphia, private groups are experimenting with placing older persons who like the idea of living in a family setting as boarders in carefully selected homes where they live as members of the family. The "foster families," most of the time, are middle-aged or elderly couples or persons whose children have left the house and who secure small extra income by utilizing spare space in their homes.

7. *The State has a responsibility, too.*—The Commonwealth of Pennsylvania has an inescapable responsibility toward its older citizens.

At the very least it should concern itself with housing for the elderly, stimulating and coordinating already available programs, and providing technical advisory service to potential sponsors.

More important, the Commonwealth should supplement the federally aided low-rent housing programs for older people.

Where State aid has been available, in New York, Massachusetts, and Connecticut, it has proved to be the most successful device for producing housing for the elderly in meaningful quantity, at good standards, and at low rentals.

Take Massachusetts: since a program of State aid to public low-rent housing for the elderly was initiated in 1954, nearly 2,300 apartments have been built and 700 more are in planning. In dozens of municipalities, big and small, new housing authorities have sprung up and built developments with as few as 20 and as many as 136 units. In many cases, the cities donated the land and sometimes waived taxes; local garden clubs on occasion assisted in planting and in helping tenants with gardens of their own; local civic organizations helped in equipping and staffing activity centers. The result: attractive housing at rents averaging \$50 per unit per month, including all utilities. The quantity is impressive: with 3 percent of the country's population, Massachusetts built nearly as much housing for the elderly as was produced in the entire Nation under the FHA program for the elderly. The secret: an annual State subsidy of 2½ percent (4 percent in special cases) of development cost for 40 years; support from an administration enthusiastic about the program; a State housing board which, from the beginning, has insisted on good standards; the cooperation of many civic groups, and numerous localities.

Most States have budgetary problems. In terms of overall budgets, however, the amounts required for subsidies to housing for the elderly are "small sums indeed for the joy and happiness which is readily apparent when one talks to the contented occupants in their own homes," to quote the administrator of the Massachusetts program.

8. *Nonprofit homes.*—In spite of the desire for independent living among older people, the sheer increase in numbers, especially in the 75 and over age group, will require an increase in facilities providing sheltered care.

This will be so though the literature on the aging is replete with statements describing the intense dislike with which older people regard institutions. It is not always clear, however, whether the dislike is directed against institutions as such, or against certain types which combine minimum amenity with maximum regimentation.

New concepts and patterns of institutional housing appear to be on the way, both in terms of architectural design and management policies which put the well-being of the clients ahead of management convenience.

Nonprofit homes sponsored by religious and fraternal organizations have traditionally provided congregate housing for older persons. In Philadelphia, they are presently furnishing nearly 5,000 beds, which accommodate between 2 and 3 percent of the population aged 65 and over.

Many of these organizations recognize the growing need and they should be encouraged to expand their operations. Of particular value would be the coordination under one sponsorship of facilities for independent living with facilities for sheltered care. Under such an arrangement—in Philadelphia avail-

able by the coordination of York House with the Home for the Jewish Aged—older people can live independently and yet feel secure in the knowledge that sheltered care is available when needed.

9. *Commercial boarding homes.*—In Philadelphia commercial boarding homes (excepting the Normandie) accommodate about 400 older people. They serve a need but are tolerable only if the State's licensing agency enforces minimum standards. The standards must be raised.

10. *We must know more.*—The past 10 years have seen a vast increase in the knowledge about the aging in general and their housing needs in particular. However, most program proposals, including the ones made in this report, are based on informed guesses rather than on solid knowledge of the aging population, their desires and needs. Many of the informed guesses stem from familiarity with particular groups of the aged rather than a knowledge of the total picture.

The various new housing types and settings which have become available in recent year or will be built in future years should be carefully studied as to their effects on living patterns. In this experimental phase it is necessary to publicize mistakes so that they will not be repeated, and successful operations so they can be imitated.

Equally needed is research into the effects of services on people's ability to live independently.

Research should be on a continuing basis. Regardless of who carries it out, there should be an agency to stimulate and coordinate the research program.

11. *We must tell what we know.*—Older people are avid newspaper readers—they have the time and the inclination. At least one Philadelphia newspaper runs an occasional column of advice to the elderly on such matters as retirement programs, budgetary problems, etc. Local newspapers could profitably devote a daily column to the problems of this increasing segment of our population, offering advice on problems of housing, income maintenance, social security, eligibility for public assistance grants, to name a few areas.

Mr. COOKE. I will restrict myself simply to making one or two comments which I believe represent the general approach of the Philadelphia Housing Association to this problem of housing the elderly, and then making two suggestions which I hope Senator Clark's committee will feel of such merit to warrant some further study.

First of all, we feel as has been previously brought out at this hearing, that housing the elderly is, of course, a growing problem, simply because the number of the elderly is increasing relative to the total population.

We feel as Senator Clark earlier mentioned, that it is basically an economic problem. We further feel that here in the Philadelphia area that relatively little has been accomplished to date toward meeting this problem. Perhaps the most heartening program has been that previously recited by Mr. McCoy, the efforts of the housing authority under more recent legislation to provide accommodations especially designed for elderly people.

However, under the FHA section 231 program, and under the more recently authorized direct loan program, substantially nothing has been accomplished to date in the Philadelphia area. There may be certain proposals now under study, but we don't have any bricks and mortar yet to show for these two programs.

Senator CLARK. Why?

Mr. COOKE. The direct loan program, of course, is a very new program, Senator Clark, and it is perhaps unfair to expect progress yet for that program.

The 231 program I would find difficulty in trying to summarize for you why we have not had more progress to date under that program.

Senator CLARK. I would suggest, because it costs too much.

Mr. COOKE. Well, that is, I am sure, some part of the problem, Senator.

Turning, if I may, to our two suggestions, one of which at least relates to your question as to why there has not been more progress, we would like first to make a general suggestion that this entire matter of standards in housing for the elderly, while it has to date received considerable study, can stand some further study. Our position here can perhaps be best summed up by making the statement that happily and fortunately, most people 62 and older, while they may have certain minor handicaps, are quite capable, and quite desirous, of living more or less the same type life as their younger colleagues. In view of that, it seems that the present tendency to provide to treat each elderly person as if they were barely ambulatory, in designing housing for them, could perhaps be reexamined, for example, is it realistic to require that every two-story structure designed for the elderly provide elevators?

According to our best information, about 75 percent of the elderly people are quite capable and quite happy to walk up one flight of stairs.

Senator CLARK. Well, I am going to suggest to you for comment that this 62-year-old figure is not really realistic in appraising the need. I hope the dickens it isn't. I will be 60 on Saturday of this week, and I hope to be able to walk upstairs for some years to come.

I wonder if we shouldn't really get at the critical part of the problem by moving the age limit up somewhat.

Mr. COOKE. Well, perhaps that would be an approach to it, Senator Clark, and congratulations on your approaching birthday.

Our second suggestion is this, Senator, we feel that there is a need in this area of providing housing for the elderly for a technical advisory service of some sort, whether it be under private, public, or mixed auspices, which could assist smaller charitable, nonprofit, church organizations in developing, organizing, and building these projects.

I read with interest of the proposal of the New Jersey AFL-CIO, which I believe was first announced at your hearing Monday, that they were proposing a very substantial housing for the elderly project. A group of that sort has, of course, the resources and can engage specialists to assist them in putting together a project of this sort. Smaller groups, of which there are a number in Philadelphia and vicinity, which might be interested in developing a small housing project for the elderly, simply do not have that kind of know-how, nor that financial backing, and we feel that if some type of advisory service could be provided, both to promote the undertaking of housing for the elderly projects by such groups, and to assist them through the very complicated process, it would be extremely helpful.

Senator CLARK. I think you are probably as good a witness as we will have to comment on this observation. There is an enormous number of people in our community, and a large group of Senators and Congressmen who think that what you have recommended is a soft-headed, fuzzy-minded retreat into the welfare state, which is utterly inconsistent with our American ideals of individual living, that it would be a sad day for our country when everybody has to have an adviser to tell him what to do, and that to spend taxpayers' money in this regard is almost immoral.

Could you comment on that?

Mr. COOKE. I will comment, Senator Clark, in this respect. You may have noticed I mentioned that the auspices of such a service might be public, might be private, might be mixed. I do not know—I believe in this I am in a fairly representative position of the housing association—I do necessarily believe, and in fact, my current inclination would be not to believe, that such a service should be solely provided by the Government. I think there are resources available in the community—the health and welfare council would be one, the banking fraternity would be another—which could contribute significantly to such an advisory service, without total recourse to Government funds.

Senator CLARK. In other words, you don't think of this as a job opportunity for social workers.

Mr. COOKE. I think it is in part that, but in part, a job opportunity for everyone—builders, bankers, everyone who has a stake in the provisions of housing.

Senator CLARK. Thank you very much, Mr. Cooke.

Mrs. Hoerber, do you have anything to add?

Mrs. HOEBER. Well, if I may make a comment on the provision of this advisory service, I have seen representatives of small groups, a church here, or some other organization, which would be very interested in going ahead with building 20, 30, or 40 apartments for older people. However, they come and ask, "How do I find a site? What does one do if one wants to hire an architect? What are good plans?"

Sure, we can provide them with a little bit of very general advice, but we can't perform what these people need, help in doing the various complicated steps that everybody who builds an apartment has to go through.

And the second thing we are seeing from where we sit is that the church group in the Northeast, and the one in Delaware County, and an architect in the other end of town, all think about the same thing, and struggle with the same kind of thing, where a ready-made service could eliminate an awful lot of waste motion, and I believe very sincerely that without this kind of service or advice, we would be very slow getting the smaller groups started on their way. We believe the smaller groups are important, because they will provide an environment for the older people who live in an apartment where somebody cares for them, instead of having enormous and big things, so we think there are several reasons for this advisory service.

Senator CLARK. From an administrative point of view, Dr. Robert Weaver suggested last August that he had some plans for staffing advisory service personnel in the regional offices of HHFA. How do you react to that?

Mrs. HOEBER. This would be fine. This would be fine, and not only should they be advisory, but they also should help a little bit to stimulate and encourage people. Many people think this would be all fine, but we just can't do it, and there is a little encouragement that might also come out of this.

Senator CLARK. Thank you very much. I appreciate your testimony.

Our next witness is Mr. Francis Bosworth, executive director of the Friends Neighborhood Guild.

Mr. Bosworth, for the record, should be identified as a former winner of the Philadelphia Award. And the record should also note that Mrs. Ephraim Zimbalist, the wife of the donor of the award, is in the audience, and we are very happy indeed that she has been willing to take the time to listen to this testimony this morning.

**STATEMENT OF FRANCIS BOSWORTH, EXECUTIVE DIRECTOR,
FRIENDS NEIGHBORHOOD GUILD**

Mr. BOSWORTH. Thank you, Senator Clark. I will deposit the whole record and not read from any of it.

Senator CLARK. That is a good witness.

(The prepared statement of Mr. Bosworth follows:)

PREPARED STATEMENT OF FRANCIS BOSWORTH, EXECUTIVE DIRECTOR, FRIENDS
NEIGHBORHOOD GUILD

I am Francis Bosworth and for 18 years I have been executive director of the Friends Neighborhood Guild located at 703 North Eighth Street in Philadelphia. I live two blocks away at 821 North Seventh Street.

I am sure this committee does not need to hear that there are a great many many old people in our country and that there are going to be a lot more of them as the years go by. I wish to talk about the elderly of the Poplar section of the city and of our personal knowledge of their housing needs, and what we are trying to do about it. The Poplar area is a little over a square mile and begins on the other side of Broad Street, just across the street from this auditorium. It goes east to the Delaware River and from Market north to Girard Avenue. The guild, which is a settlement house under the care of the Society of Friends, and a member agency of the United Fund, has been working in this area since 1879.

In recent years a substantial part of our program has been for older people. For years we have distributed half price coal and fuel oil for two Quaker agencies, the Grandom Institution and Friends Charity Fuel. We have always had caseworkers or counselors to help old people with their personal problems and we organized two clubs in 1945, the Willing Workers for women and the Old Timers for men. By the way, this separation of men and women was the decision of the old people themselves and especially of the men who wanted their own club.

Together with another Quaker agency, the Female Society of Philadelphia for the Relief and Employment of the Poor, we started a daily social service program in the parlor of our residence on Fourth Street. Several other old organizations joined us, notably the Northern Soup Society which made it possible to buy a house on Sixth Street and establish Philadelphia Center for Older People, a social service and day center exclusively for older people. This agency now is a separate corporation with its own board of directors and its own executive, Mrs. Jean Hanson Fisher, and is the only such center supported by a United Fund grant. There are at present 324 paid members. Some of the case material I am presenting today is from their experiences for they too are located in the Poplar area.

The guild has been active in urging more adequate allotments in old-age assistance, higher minimum payments for social security, medical care of the aged, and decent, safe, and sanitary housing for the elderly, including specially designed units in low-rent public housing. Some of this has been achieved or at least is moving in the right direction but not at a speed which will meet the needs of the elderly in the foreseeable future.

The guild has been especially active in redevelopment, now called urban renewal. Friends self-help housing was the first rehabilitation program in the United States under the 1949 act. We were also the first cooperative under this program and have maintained open occupancy of our 88 units since the first families moved in in 1952. We began and have always retained an equal number of Negro and white families. This project was cosponsored by the American Friends Service Committee who carried the initial financial burden. Families made their 10-percent downpayment in their own labor and this included people

over 65. Donations also let us buy two apartments which are occupied by elderly tenants who pay the monthly carrying charges.

In preparing for the final stage of East Poplar B urban renewal area, the redevelopment authority asked us to make the survey as there are people of 34 different nationality backgrounds and we have staff workers who speak the necessary languages. The redevelopment authority then gave us the contract for relocating these 1,100 families and 700 single people. We are now engaged in this relocation and this furnishes us with our most recent testimony of the acute need of the elderly for decent and safe housing.

In the East Poplar B urban renewal area, there are approximately 250 single persons over 62 years of age and 200 families of which 1 member is over 62. Of the 250 single elderly, 176 are white (at least 50 percent of these are foreign born) and 74 are nonwhite.

Of the 250 single elderly, 150 remain to be relocated at the moment. Of the 100 who have moved, the majority would prefer to move into better quarters but they have only been able to find legally standard dwellings which do not meet any of the many specific needs of older people.

From a study made of East Poplar B in 1958, the following figures show the preponderance of elderly in the foreign born category. These have traditionally looked to the guild for many kinds of help since the guild staff has always been multilingual and especially aware of their problems.

East Poplar renewal area, persons 60 and over	Men	Women	Total	Percent
American born:				
White.....	90	65	155	22.4
Negro.....	48	38	86	12.4
Puerto Rican.....	7	10	17	2.4
Foreign born: White.....	215	219	434	62.9

The reason for the large number of foreign born aged is that this is the old Slavic settlement in the city. Many of these old people came to Poplar as children and young people from Russia, the Ukraine, Poland, and the Baltic countries. They lived out their lives, worked, reared their children, most of whom have married and moved on. These old people, all of whom are citizens now, have only their churches and the companionship of one another. To disperse them indiscriminately is to take away the last pleasure of their declining years.

You will also see by our chart that we have a disproportionate number of poor people. According to the 1960 census, in the total Poplar area 12 percent of our people are over 60 while Philadelphia's figure is 15.3 percent. Both are in excess of the State and National average. However, only 4 percent of Philadelphia's population are receiving old age assistance while 22 percent of the old people of Poplar are old age assistance recipients.

Our relocation program is finding it almost impossible to locate standard housing for these old people who must be displaced. Of the 600 families relocated to date, approximately 400 were eligible for public housing but only 11 families have been admitted thus far. This is a shocking figure, but of the 100 elderly relocated virtually all would be eligible for public housing and only 2 have been accepted and we have 150 yet to house. It is only fair to say that not all of the eligible applied or want to go in public housing, but the number is substantial.

This brings me to the last point of this testimony, our own program of independent living for the elderly. The guild decided to build an apartment house under the 202 provisions of the 1959 Housing Act, housing for the elderly by non-profit corporations. Actually the guild's letter of intention was the first received as Mr. Norman Mason telephoned me when the joint committee of the House and Senate agreed on the \$25 million appropriation. We have run into snags and hurdles because of the complicated procedures required by redevelopment and urban renewal. All land had been allocated to redevelopers and we wanted it in the neighborhood so as not to uproot these old people. Then a piece of land became available but it was not large enough and we had to ask the Philadelphia Housing Authority to sell us part of the open space of Spring Garden project which was not being used.

We now think we have overcome the last obstacle and are ready to go ahead, hopefully by late winter or early spring. We wanted this to be first so we could move the old people in as they had to leave their old homes but, instead, we are moving them around within the area or have had to move them elsewhere. Our

apartment house will have 60 apartments of independent living with a yard and a solarium. I have here a list from our architects, Venturi, Cope, and Lippincott, listing some of the special considerations and features we are including. We hope the low interest rate of this section of the Housing Act means that we will be able to rent more than half of the apartments for \$52.50, including all utilities. This is the maximum rate for first class accommodations with all utilities allowed by the department of public assistance for old age assistance recipients. We are submitting the drawing of this apartment for the record of this hearing and I only wish we could get additional land for another 60 or 100 apartments.

One important thing to consider about the elderly is that they do not constitute a single homogeneous population. They include individuals with many different traits, characteristics, and needs. They differ as to source of income and financial dependence. Some have private savings, many rely on private pensions, others receive various kinds of assistance from the Government.

Also, there are differences in physical health and well being. Many elderly people are in perfectly sound health and quite able to live independently. Others in less fortunate circumstances require special services in order to function adequately. Many who have been long accustomed to the poor living conditions of substandard housing require some assistance in keeping house. But most of these people can be helped to live independently if they have a decent place to live and social services are available.

The stories and pictures appended to this testimony are but a few of the cases that have come to the attention of the guild and the Philadelphia Center for Older People and indicate that we are aware of individual needs and problems of our future tenants.

I should like to close the formal part of this testimony with a quotation from David Lloyd George:

"How we treat our old people is a crucial test of our national quality. A nation that lacks gratitude to those who have honestly worked for her in the past while they had the strength to do so, does not deserve a future, for she has lost her sense of justice and her instinct of mercy."

I trust that our Nation will no longer hesitate to discharge our obligation to those who gave their strength and their life to make us strong.

APPENDIX I

A 60-unit apartment house to be built by Friends Neighborhood Guild under special low-rate, long-term financing by FHA as nonprofit housing for the elderly. The guild, a United Fund Agency, expects to break ground early next spring.

Location: North side of Spring Garden Street between Seventh and Eighth Streets. Announced by Francis Bosworth, director of the guild, testifying before Senator Clark's Committee on Housing for the Aged held at Benjamin Franklin High School Auditorium, Wednesday, October 18.

Venturi, Cope & Lippincott, Associated Architects, Philadelphia, Pa.

RENTAL HOUSING FOR THE ELDERLY—FRIENDS NEIGHBORHOOD GUILD, SPRING GARDEN STREET AT PERTH STREET, PHILADELPHIA

Architectural considerations concerning the site

Orientation of the maximum wall and window surfaces of the building toward the sunny southeast and southwest.

Major orientation also of the apartments toward the activities and interest of the main street.

A maximum amount of usable outdoor space for games, gardens, and sun in a high-density area; outdoor space which is not incidental nor part of the street nor merely left over, but space with positive quality formed specifically by the shape of the building.

Architectural considerations concerning interior spaces

A single, compact building for economy.

A minimum of public corridor circulation; the short side of a majority of apartments is adjacent to public circulation.

Public corridor circulation with interest of form and occasional outside light.

Richness and variety on the exterior through intricacy of shape rather than expensive materials; the resultant forms of the apartments on the outside

reminiscent of their brick and prominent lintels and their irregular shapes of the picturesque backs of the traditional row house in Philadelphia.

Bearing wall construction also analogous to the row house for economy of construction and privacy of sound.

Sunny community rooms with common terrace, kitchen, and toilet facilities.

Architectural considerations in detail

Oversized elevator.

Wide doors, wide halls, and flush door sills for wheelchairs.

Kitchen and storage requiring a minimum of stooping and reaching.

Large closets.

Grab bars at bathroom fixtures.

Sitdown showers.

Low stair risers.

Nonflame cooking ranges.

Laundry and drying facilities at each floor.

Grade-level entrances.

Incinerator access on each floor.

Provision for individual air conditioning.

Interior design temperature 80 degrees.

Other considerations

Owner a neighborhood social agency: knows people; has program.

Appropriateness of neighborhood for project: Russian, Ukrainian, and other churches—public housing, including parks and community buildings—Poe House and garden.

APPENDIX II. CASE STORIES

(All names used are fictitious)

CASE STORY A

Mr. Amos is a veteran of the Spanish-American War, age 88. He is an amputee and can only get around on crutches. He has been living in a row house in a back alley of a wretched slum area.

Mr. Amos came to the Philadelphia Center almost daily since it opened. He is neat, clean, and tidy in appearance and is a cultured, friendly, trusting person. He would like to keep his house clean and has paid several neighborhood men to clean his house but they were irresponsible. It is dirty, cluttered, and cockroaches run about everywhere. The bed is located next to the small potbellied stove with wood and coal overflowing under the bed. Candles are stuck in all sorts of containers. There are a few greasy cooking pots around and food dishes for his cats. The tiny single room has no bathroom facilities, and this crippled man had to boost himself up a rickety stairway to go to the bathroom on the second floor.

Staff members who visited Mr. Amos brought in reports of how depressing and dangerous this living was for an elderly cripple. We asked caseworkers from Friends Neighborhood Guild and the Episcopal Community Services to talk with Mr. Amos and discuss a move to safer quarters or to consider a home for the aged. He talked to them graciously but was adamant about his desire to live independently. He spent his days at the center and in the evenings he sang at missions. He also said he would not give up his cats. He accepted some help from a Quaker work camp who cleaned paper and trash out of his place. Derelicts in the neighborhood, dependent on Mr. Amos for handouts of food and money, encouraged him to stay on and not listen to the social workers.

A neighborhood druggist, who was concerned that Mr. Amos was giving away money and food to the point that he often went hungry himself, encouraged him to bank his checks with him. This worked out well.

The fire hazard that was feared occurred when young vandals set fire to an unused privy next to Mr. Amos' house. He was fortunate to get out alive as the fire was at night. A few days later when Mr. Amos was mopping up the floor, he fell and fractured his good hip. A nurse from Fourth and Girard Public Health Center was called and she arranged for him to enter Jefferson Hospital and he was taken in a police ambulance. He has had his hip pinned and, after his recovery in the hospital, he will be transferred to a nursing home.

People have broken into his home and stolen and vandalized all of his possessions. This is a tragic ending for a man who has fought for his country and worked all his life. All he wanted was a decent place to live and be independent.

CASE STORY B

Mr. and Mrs. Vail, age 70 and 74, have lived in the guild neighborhood for close to 35 years. They receive a social security allotment of \$149 per month. Because of the urban renewal program in East Poplar, they were recently forced to look for a new dwelling. They were referred to a third floor apartment in a public housing project but were unable to accept because of the difficulty of climbing stairs. They wished to remain in the old neighborhood and finally accepted a temporary unit in the renewal area. Later they will have to move again when this building is torn down. They would like to have an apartment in Friends Neighborhood Guild Housing for the Elderly when completed. Mr. and Mrs. Vail are in quite good health and are able to function on their own.

CASE STORY C

Mrs. Bird is a widow of 85. She lives in a five-room house with both toilet and hot water for which she pays \$50 a month rent. She has a married daughter living in Texas and a son who is in a veterans' hospital. He is allowed to come home some weekends and he pays \$12 out of his income from the Government toward rent. Mrs. Bird is recovering from a broken leg and is unable to take care of the house. She receives \$69 a month old-age assistance and does not know where she can find a house, now that her home is to be torn down. She wants to stay in the neighborhood in an apartment of her own.

CASE STORY D

Mr. Norris is a thoughtful person, aged 69, who struggles hard to live within a budget. He decided to try to find an apartment near the Philadelphia Center so as to save carfare.

He lived in one place 6 months and then had to move. He is one of the more fortunate people who have been able to find a first floor apartment. Less than 5 percent of the 324 members of the Philadelphia Center have first floor apartments. In order to make ends meet, Mr. Norris has tried taking in a roomer but has not found this too satisfactory as most of them end up by not paying their rent. He would like to continue to live in his first floor apartment but is not sure even with the closest budgeting that he can continue to manage.

CASE STORY E

Mrs. Morris, a widow of 72, is crippled with arthritis and rheumatism and must use crutches. Recently when forced to move from a badly dilapidated building, Mrs. Morris looked everywhere but was unable to find a suitable place to stay in the neighborhood where she had lived for many years among her friends and neighbors. It was necessary finally to move out of the area. But so much fear, tension, and stress was built up in the process that Mrs. Morris collapsed the second day she moved in and had to be given emergency treatment. After 4 weeks she is still too weak to do necessary housekeeping chores and must depend upon an outside agency for her meals. Mrs. Morris has made three moves in the last 3 years. She is lonely in her new neighborhood and no longer able to be with her old friends and attend Philadelphia Center for Older People.

CASE STORY F

Mrs. Swift pays \$6 a week for one room with a gas plate for cooking and a sink with a cold water spigot. The room is in miserable condition, the halls are filthy and the house is noisy. She has crippling arthritis and at times cannot get out of the house to shop or find companionship. Mrs. Swift is one of several women we call for in our station wagon to come to the Willing Workers Club every Thursday and she has been coming for 10 years. The only toilet is on the second floor and she has great difficulty getting up and down.

She must supply her own coal and take care of her little stove in her room. She has to buy her coal by the bag because, when we put a ton of coal in her basement, it was stolen. Mrs. Swift is 76 years old and she is fighting the specter of "the home." She could well be one of our tenants in the proposed apartment for the elderly. We think she could take care of herself and the chances are good that her physical condition would improve if she could only know the happiness of a pleasant place to live.

Mr. BOSWORTH. I just made a few notes from my own record, and I certainly am not going into the concern of the guild for either housing or the aged, other than to say that our board of directors has been active for higher old age assistance grants, raising the minimum social security payments, medical care for the aged, more social services and decent housing.

I think the most interesting and the newest point that I would like to bring up is that we have taken the contract for the relocation of 1,100 families and 700 single each in East Poplar urban renewal area. We took this contract from the redevelopment authority. This meant we had 250 persons, single persons, 62 and over, and we have, at the present time, relocated only 100 of these, and only two of them have been accepted in public housing to date.

I might also say that of the 600 families we have relocated, we have only been able to get 11 in public housing, so that I might say that either in housing for the aged, or anything else, increasing the housing supply of standard housing is one of the most vital concerns, and that is, of course, one of the concerns of this committee.

Senator CLARK. Would you explain, Mr. Bosworth, what have been the principle difficulties which have confronted you in relocating these families?

Mr. BOSWORTH. Just no supply of decent housing. Unfortunately, Philadelphia has a high vacancy rate, but this vacancy rate is almost entirely in substandard. I think we have the highest vacancy rate of any of the 15 largest cities in the United States, almost 7 percent, but almost all of this is substandard. The only type apartment we have got is in luxury apartments, and we are charged with seeing that these people move into decent, safe, and sanitary housing at a price that they can afford, and this just doesn't seem to exist.

Senator CLARK. This would seem to emphasize what another witness has mentioned, that the real gap is in the middle income group of elderly people, above the public housing limits, and below the luxury apartment level.

When you say that such a very small number have been taken into public housing, is this because there are no vacancies or because these individuals have too much income? What is the reason?

Mr. BOSWORTH. Two thirds of our families would fall within the income bracket of public housing, almost all of the aged, because we have 22 percent of those aged now on old age assistance, so they would be eligible on income basis. Of course, Mr. McCoy earlier spoke of the long waiting list, and also said the waiting list would be much longer if people thought they had a chance, but they don't, so they don't even apply. We even have difficulty making them apply; however, we have many applications on which the housing authority has not as yet been able to act, in spite of the fact that a relocatee of urban renewal is supposed to receive priority.

Senator CLARK. Do you have any experience, Mr. Bosworth, with what happens to the rent these people have to pay, whether it is lower or higher than what they were accustomed to pay?

Mr. BOSWORTH. Generally it is higher. On the other hand, we are also a low-rent city, and I think that many people could pay much more than they are paying, if they got something decent.

The other point I wish to make today is that we have tried to solve this problem ourselves, in a small degree and, however, we hoped that this would be all completed by now, so that we would have this for the old people, but we made the first written application, the first letter that was received under the 202 provision of housing for the elderly, the direct-loan program, and we have been up to now, and I think we will be another 30 days, finally out of the woods and ready to begin our 60-unit apartment house for the elderly. And this is under the long-range financing, 3½ percent interest, which should allow us to have, out of the 60 apartments, at least 33 efficiency apartments, which would rent for \$52.50 a month, and this is exactly the maximum figure old age assistance allows for shelter maintenance, so we will make some small effort at this, but it will not solve the problem.

Senator CLARK. I think in order that your testimony should be given the proper weight, you ought to sketch the background of your own experience, and that of the Friends' Neighborhood Guild in the Poplar area where you are now working to get these families relocated.

Mr. BOSWORTH. Well, we were enabled, one of the several groups that brought about Philadelphia Center for Older People, which is the only social service center under the United Givers Fund, and that is in East Poplar. In addition, in housing, Friends' Self-Help Housing, together with the American Friends' Service Committee, by which 82 families made downpayment and their own labor, and this was the first urban renewal program under the 1949 act, and was also the first cooperative under the FHA.

Senator CLARK. And this is in the Poplar area?

Mr. BOSWORTH. Yes; Friends' Self-Help Housing.

Senator CLARK. And it goes back a good many years?

Mr. BOSWORTH. That's right; yes.

Senator CLARK. Thank you very much, sir.

Mr. BOSWORTH. Thank you, Senator Clark.

Senator CLARK. Our next witness is Msgr. Thomas J. Rilley, Director of the Catholic Charities, Archdiocese of Philadelphia.

Monsignor Rilley, it is always a pleasure to welcome you back. We are happy to see you with us this morning.

STATEMENT OF MSGR. THOMAS J. RILLEY, DIRECTOR, CATHOLIC CHARITIES, ARCHDIOCESE OF PHILADELPHIA

Monsignor RILLEY. Thank you, Mr. Senator. I agree 100 percent with all that has been said about the statistics, about the number of people we have who will be becoming 65 years of age, and since they are 1,000 in number each particular day, I will bypass all of the statistics I have included in this report. I would like to establish a right for the elderly people in the sense that we are all aware that in America we have the highest standard of living in the world, but the very people who worked for and suffered for us as modern Americans, so that we could enjoy this better life, are forced into a second-class citizenship status when they retire.

I think that if we can have them maintain living standards which would give them respectability, we would be fulfilling our task.

As a private agency, and having an organization in the Philadelphia area of nine institutions for the aged, we are at the saturation point at this moment. We would like to be able to work as a private agency within the framework of laws and regulations, and moneys available for private housing for the aged.

Senator CLARK. Monsignor, could you tell us the total population in those nine institutions which your church operates?

Monsignor RILLEY. 1,678.

Senator CLARK. Could you give us any rough idea of the extent to which they are married couples, and the extent to which they are single individuals?

Monsignor RILLEY. The majority of them would be single people. Only in two institutions have we been able to provide facilities for husbands and wives to eat together and to live together under one roof.

Senator CLARK. And in those institutions, do you provide medical care?

Monsignor RILLEY. Yes, we do.

Senator CLARK. And I imagine in all of them, you provide food service?

Monsignor RILLEY. Right. A social, cultural, and spiritual program is included.

Senator CLARK. Thank you; I certainly appreciate your very brief and hard-hitting testimony, Monsignor.

Monsignor RILLEY. Thank you very much.

(Monsignor Riley's prepared statement follows:)

PREPARED STATEMENT OF MONSIGNOR RILLEY

Housing for the elderly is considered one of the most acute areas of concern in most large urban communities in the United States. The number of people aged 65 and over is swelling each year. Presently there are over 16 million in our country. Every day of the year 1,000 people reach their 65th birthday. By 1970, it is estimated, we will have 20 million people over age 65.

With an increased number of older people living to greater longevity and facing a changed American family, which has a tendency to eliminate the older members from their traditional roles in it, the years of being alone and dependent upon someone have caused the older person a great deal of mental anguish. He is confused, afraid, and looks for security.

The majority of the elderly still live in their own homes, either with a spouse, relatives, nonrelatives, or alone. Problems begin to arise when a spouse dies, or relatives move on, leaving them alone. Then, the older person, in most cases, is no longer able to care for himself in the home, either physically or financially. Often the aged are forced to sell their properties and seek housing which is suited to their physical limitations and, more important, which they can afford.

When I say the older person must seek housing he can afford, I am stressing the low fixed income of this age group.

The income of retired people is very limited: 60 percent receive less than \$1,000 money income per year; 20 percent receive less than \$2,000; 20 percent receive \$2,000 or more.

The financial limitations of those in retirement stymie their chances of getting respectable housing.

You are all aware that in America we have the highest standard of living in the world; but the people who worked and suffered so modern Americans could enjoy a better life are forced into a second-class citizenship status when they retire. Government and management should begin to focus more attention on this problem of income maintenance. The pensioner must receive more money income so he can maintain a living standard of modern respectability.

There are homes for the aged existing in most large communities in the country. These homes, for the most part, are operated by religious groups. Some are privately owned by lay people and others are Government institutions.

Even with these facilities, the need for housing is acute because most of these institutions are filled and have long waiting lists.

The challenge to our Department of Social Services for the Aged in Philadelphia is to create a facility to fit the physical, financial, and social limitations of the ambulatory aged.

We realize that the Government had appropriated \$20 million in July 1960, but the program is limited in funds and is primarily exploratory and supplemental to existing FHA and public housing programs.

We feel certain that with the proper screening, coordination, and understanding, Philadelphia can have as good a program or even better than in the other metropolitan areas in the United States.

Senator CLARK. Our next witness will be Mr. Harry A. Robinson, president of the Jewish Home for the Aged, and York House.

Mr. Robinson, I understand you are anxious to get away, and we wanted to give you an opportunity to testify before lunch.

I would like to state for the record that Mr. Sundquist and I made an inspection of York House and the Jewish Home for the Aged this morning, and were very much impressed with what we saw.

Just proceed in your own way, Mr. Robinson.

STATEMENT OF HARRY A. ROBINSON, PRESIDENT, HOME FOR JEWISH AGED AND YORK HOUSE

Mr. ROBINSON. Well, Senator, to begin with, about 12 or 13 years ago, the Home for the Jewish Aged was located at Third and Spruce Streets, in a very dilapidated, four-story building.

Through the Federation of Jewish Agencies, who gave us substantial funds to build a building to house 200 and some residents, we built the Home for Jewish Aged. Since that time, we have increased by a 175-bed hospital, which we have adjacent to the home, in addition to additional beds, so that today, we have got 355 to 360 residents at the home.

Now, these people are all people who can't afford to pay. Ninety percent of them receive department of public assistance of \$102 a month. Out of the \$102 a month, we give all the residents back \$5 a month, so they have some money for odds and ends. It has been operated very, very successfully, and to the point that we have at least a 6- to 7-year waiting list to get into the Home for the Jewish Aged.

It was a problem, inasmuch as the Home for the Jewish Aged could not take in anybody who had funds available, or members of their family had funds available, and which are in the middle class, where they had some income through social security, and some small income, that we couldn't take them in, that we decided that they should not be punished, as a result of which we built the York House.

Senator CLARK. Now, before you get to York House, the record, I think, should show that the Home for the Jewish Aged is not self-supporting, and that its deficit is made up every year by the Federation of Jewish Charities. Is that correct?

Mr. ROBINSON. The deficit is made up by the Federation of Jewish Agencies, whose funds come from the United Fund. The Federation of Jewish Agencies are a part of the United Fund drive. They receive about 21 percent of the total United Fund campaign, which they, in turn, distribute to some 19 constituent agencies, so that actually our deficit is made up through United Fund campaign.

Senator CLARK. Now to get back to York House, if you will.

Mr. ROBINSON. Well, we built—it was pretty much of a speculation as to the acceptance of York House. Nobody in the United States had any experience with a proposition like we planned there, but we went ahead with it, and we built an 11-story building, fully air conditioned, with 255 residents. We have 177 single and 40 double apartments.

The reaction to that has been tremendous. We have a waiting list there of easily 200, and while it is well known in the city that there is no question of being admitted, we could have 400, if it was known there was room for them.

Senator CLARK. Now you raised the money to build York House with a mortgage insured by FHA?

Mr. ROBINSON. That's right.

Senator CLARK. And what was your effective interest rate?

Mr. ROBINSON. 4½ percent, plus a 40-year mortgage.

Senator CLARK. And you got almost 90 percent of your funds that way, didn't you?

Mr. ROBINSON. We got practically 100 percent, with the exception of the furnishings. We had to put in about \$300,000 in furnishings, which did not come out of the FHA funds.

Senator CLARK. And you have at York House food services, you have a cafeteria, there?

Mr. ROBINSON. Yes, sir. In York House, we supply the residents with two meals a day. Each resident has a little kitchen, with a stove and refrigerator, and they make their own breakfast. We serve them their lunch and dinners, and in addition to which we give them medical services. We have a doctor and nurses in constant attendance there. We presently subscribe their medicines for them, and if they get sick, outside of surgery, we move them into the hospital of the Home for the Jewish Aged.

Senator CLARK. Do you have hospital facilities at York House?

Mr. ROBINSON. We have no facilities for the sick at York House, for the reason that we had this available at the Home for the Jewish Aged. If we were going to build one, or anybody was, I would suggest that it is important that they do have some facilities.

Senator CLARK. Now will you give us the schedule of rents at York House?

Mr. ROBINSON. Yes, we give a single person a beautiful large-sized room, with a combination living room-bedroom and a kitchenette and a private bath, with meals, medical services, of course, social entertainment, we have social workers, for \$175 a month. The doubles are \$280 a month.

Senator CLARK. Thank you very much.

Mr. ROBINSON. Now in addition to that, Senator, we do subsidize a number of people there whose housing funds have run out, and they can't meet the \$175. We subsidize. I would say probably 10 percent of the population there are being subsidized out of these funds.

Senator CLARK. Where do you get the money for subsidizing?

Mr. ROBINSON. Through the \$175 and \$280 a month.

Senator CLARK. You mean, in other words, you are operating at a profit, and you put some of it back into what might be called scholarships, I guess.

Mr. ROBINSON. That's right. Well, when we set this up, and one of the requirements of the FHA was that we would take in people at less than the full rates, so we established our rates on that basis, if we could do that.

Senator CLARK. Now is it your opinion that there is a gap between the Home for the Jewish Aged and the York House, which is not presently filled, and which if the facilities were available could be filled by elderly individuals and couples of more income than those on public assistance at the Home for the Jewish Aged, and of less income than those who are able to afford York House?

Mr. ROBINSON. Well, I think this. There is no question that the shortage of housing for the aged is a serious problem. If we realize—and we have to use progressive thinking in this—we, today, have about 16 million people over 65 years of age. According to the statistics, within the next 10 years, that is going to be increased to 30 million people, due to the fact the longevity through the new drugs and medicines, that are being created every day. So the problem of the aged, and housing for the aged, while it is very serious today, is going to grow constantly worse—sooner than it gets better.

Senator CLARK. Let me get it this way. I think, of course, you are right. You get somewhere near \$100 a month out of the department of public assistance for each of the residents of the Home for the Jewish Aged? Is that right?

Mr. ROBINSON. That's right. Yes. That is for about, I think it is 87 percent of our population, there.

Senator CLARK. Now what is your lowest rent at York House?

Mr. ROBINSON. The lowest rent, \$175. Well, we have them down there for \$80 a month.

Senator CLARK. But they are subsidized?

Mr. ROBINSON. But those people would have to make application to the department of public assistance, and in some instances, they wouldn't be eligible for it.

Senator CLARK. Thank you very much, Mr. Robinson, I appreciate your coming.

Mr. ROBINSON. Thank you, sir.

(The prepared statement of Mr. Robinson follows:)

PREPARED STATEMENT OF HARRY A. ROBINSON, PRESIDENT OF HOME FOR THE JEWISH AGED AND YORK HOUSE

I am Harry A. Robinson, president of the Home for the Jewish Aged and York House. It has been the board of directors' feeling that the aged have only received fragments of service in only tender care for the sick aged. The Home for the Jewish Aged itself cares for 350 sick aged, most of whom are indigent.

However we did know that the aged have other problems, other than illness and that housing is one of the crucial problems.

We are a constituent of the Federation of Jewish Agencies in Philadelphia and on January 4, 1960, we opened York House which is an 11-story apartment house fully air conditioned and furnished. We offer to our residents in York House two meals a day, medical service, and emergency nursing service. The need for this type of service is evident in our waiting list which is well in the several hundreds now. Moreover our 2 years' experience has proven to us conclusively that the Federal Government who were helpful by providing a Federal Housing Administration insured mortgage, has done much to meet a very vital need.

Our organization is serving only 610 people and we feel that this only serves at best as a demonstration. We feel that there needs to be more encouragement for providing dual facilities such as we offer so that the aged person's need is met

at the time he is faced with the problem and needs some additional care which is not provided in his own home in the community.

For the rapid growth of numbers of aged persons this becomes more and more an intensive need.

We are grateful for the opportunity and wonderful cooperation from Federal agencies for the assistance in this and other projects.

Within the last decade, the problems and the needs of older people have received increasing attention. As the number of older persons has increased, our society has belatedly recognized that its idealization of youth, employment practices, retirement policies, and many other things have depreciated age and created a new minority—the senior citizens. In the field of proper housing, this discrimination stands out in bold relief.

Over the years, there have been attempts to develop facilities for the aged from the institution organized by county poor districts to traditional homes for the aged. There has been but slow progress in trying to meet a need that is multiplying rapidly in numbers and intensity. Today we realize that our growing population of able-bodied citizens over the age of 65 requires special consideration and special facilities that will enable them to live in dignity and self-respect. We could well take a sharp look at the Scandinavian countries who had the foresight to anticipate this problem years ago and who established apartment houses and villages to accommodate their elder citizens who not only did not require, but did not wish to live in an institutional setting.

In Philadelphia the Home for the Jewish Aged realized that the problem is now a pressing one and developed in 1959 an 11-story apartment house which could house 264 well aged with a number of services provided to guarantee their comfort, their maintenance, and health. Here they live in their own apartment, which they help maintain. Not only do they secure a minimal amount of house-keeping, but two nourishing meals a day, free use of the doctor and drugs when prescribed. In addition, a carefully planned recreational program has been organized. The need for this type of program can be graphically illustrated by the ever-growing waiting list of applicants.

At this moment there are approximately 200 applicants for York House and their anxiety to secure an apartment has shown itself by constant phone calls, letters, and the involvement of community leaders whom they ask to speak on their behalf. The program of the York House seems to maintain our tenants in good health and, therefore, our rate of vacancy is very low. Applications continue to arrive daily and the pressure to secure an apartment increases.

It would seem evident that the Committee on Aging should address itself to a study of the specific needs of housing for the elderly—properly planned dwellings, whether in cottages or high rise apartments, with built-in recreation facilities, located in areas where the senior citizen will not be cut off from normal living and developed so that costs for rents will be on a nominal basis. This, our experience has demonstrated, is past the experimental stage and is a vital must. The committee should call on the ample resources of Government with its staff of gerontologists, sociologists, psychologists, and physicians to help in the planning for ample housing to meet their needs and geared to their financial ability.

Senator CLARK. Our next witness is Dr. Robert Barre, city and regional planning consultant and formerly Social Science Adviser to the Administrator, Veterans' Administration.

Now, Mr. Barre, we are happy to have you here. Will you please proceed in your own way?

STATEMENT OF DR. ROBERT BARRE, CITY AND REGIONAL PLANNING CONSULTANT AND FORMERLY SOCIAL SCIENCE ADVISER TO THE ADMINISTRATOR, VETERANS' ADMINISTRATION

Dr. BARRE. Thank you, Senator Clark.

I am afraid that I will have to read this statement to you, Senator Clark, because it is an abstract and reduction of a paper I delivered, which Mr. Frantz asked me to submit to your committee.

Senator CLARK. How long will it take you?

Dr. BARRE. About 7 minutes, I think.

Senator CLARK. Go ahead.

Dr. BARRE: Gentlemen, I am deeply honored by your invitation to participate in the public hearings of the U.S. Senate Special Committee on Aging. The remarks I humbly offer are made with full appreciation of the definitive contribution that has already been made by this distinguished committee.

My remarks are abstracted from the paper, "Milieu for Physical Planning, Problems and Implications for Community Organization With and On Behalf of Older People," I delivered at the seminar on local community planning and action with and on behalf of older adults held at Brandeis University, Waltham, Mass., on August 27, 1961. This seminar was sponsored by: The National Council on the Aging, American Public Welfare Association, Bureau of Old Age and Survivors Insurance, Bureau of Public Assistance, Family Services Association of America, National Institute of Mental Health, and United Community Funds and Councils of America.

It is my understanding that the Special Committee on Aging has the full paper in its possession. Therefore, instead of attempting to paraphrase the paper, I shall elaborate on some of the points made in it which I believe have not previously been brought out in prior testimony before this committee. I should like to add that these remarks are solely my own, and no endorsement by any group or organization is in any way implied.

It seems to me that the housing problem of our older people is directly traceable to our very success in the mass production of housing.

So successful have we been in producing housing that we have unconsciously assumed that the evolution of our cities is a housing problem. The governmental programs we have created to guide the evolution of our cities have been conceived of as housing programs. They have been placed under the control of housing specialists. They have been clustered in a housing agency; namely, the Housing and Home Finance Agency. I believe this assumption and these policies have been misguided.

The demand for housing in the years immediately preceding, during, and after World War II was dealt with as is the demand for any other commodity in the consumer goods sector of our economy—and it is still being so handled. Financial devices were created to facilitate installment buying. House production was expanded to the dimensions of a major industry. Products—houses—were sold to purchasers who appeared to be reasonable risks. To a large extent the usual caveat emptor conditions of the market prevailed. The Federal Housing Administration fought a valiant but losing battle to obtain even minimum standards of space, construction, and subdivision design. The important point is that we were satisfied to meet a sudden tremendous demand for housing as simply a problem of commerce. In truth, it was very far from being so simple.

The Nation had been simultaneously experiencing a mass migration and a technological revolution.

The movement from the farms to the cities had been greatly stimulated by the depression of the 1930's. The return to the cities of the urban families who had retreated to family farms as well as the undoubling-up of families—both of which were products of the depres-

sion—was stimulated by the economic recovery and the commencement of war production. Large populations shifted in response to war production requirements and as a secondary effect of the opening of hundreds of military posts, camps, and stations. These interchanges of population took place within and between metropolitan areas, between small and large cities, and between rural areas and cities of all sizes. The resettlement of the GI's and a postwar rearrangement of the population as it adjusted to a peace economy produced another mass migration. The pattern of the war migrations was repeated as a result of the Korean war. All of these moves caused the tide of population to flow in probably one of the largest mass migrations in history.

These migrations, typical of those with high social cost, were largely the movement of the young, the productive, the virile. People moved individually, in husband and wife pairs, or, at best, as comparatively young conjugal two-generation families.

The less adaptable, the dependent, or those more firmly anchored to their home communities and their employment remained behind. Relatives and friends were scattered. The bonds of family and community were stretched and, in too many cases, broken, thereby bringing into being or exaggerating virtually all the problems of aging and of the aged, on the one hand, and of socialization and maturation, on the other. Social problems, from dependency to delinquency, are traceable to such disruption of the social structure.

The migrants settled in their new environments. Those who could establish credit and who were not subject to minority discrimination found buying small houses cheaper than renting, and mortgaged themselves to their new sites. Minimum financial capacity brought minimum housing. Minimum housing brought maximum density on minimum land. Since the land had to be of minimum value it had to be remote from established areas of urban services and taxes. Transportation, the essential connecting link, was supplied by the residents themselves by means of the automobile. The architectural scale and design of the subdivisions were keyed to the speeds and distances made possible by the automobile, thereby sacrificing the intimacy, convenience, and economy that are offered by areas designed for walking. The absence of these elements of design—intimacy, convenience, and economy—to persons unable or unwilling to drive automobiles effectively denied the use of these subdivisions to most older people.

The migrants who could not establish credit or who were members of minority groups subject to financial and social discrimination of the housing industry gravitated to the obsolescent housing in the centers of the cities and managed to achieve equilibrium with the costs of rental by means of overcrowding.

The migrants who were socially isolated either through intention or circumstance occupied the multitudinous boarding houses and hotels in the centers of the cities.

The housing industry, intent upon maximizing its profit and minimizing its investment, accepted the standards of the Federal Housing Administration with maximal reluctance. A harassed Federal Housing Administration, which valiantly attempted to inject some social responsibility into an adolescent and dynamic housing industry, may perhaps be pardoned for its apparent lack of awareness of the need for or opportunity of healing the disruption of the social structure caused by the migrations, as well as for acting as though families and

communities begin with the commencement of each new housing subdivision. Certainly neither the housing nor settlement patterns which have come into existence in response to the programs of the Federal Housing Administration evince awareness of mankind's habit, of some years standing, of living in families and clusters of families known as communities. I use the term "community" in its anthropological sense as meaning the most intimate extrafamilial group whose primary concern is the perpetuation of the society and the transmission of the culture to succeeding generations.

Each new subdivision, accepting none of the obligations of the past, was designed to meet new family formation. The provision of the physical environmental essentials that enable communities to develop, if considered at all, was left to the feeble capacities and naive awareness of the new young residents. They were without the benefit of guidance of people old enough to understand the qualities and worth of communal life and conscious of the physical and social conditions essential to its formation. The uniformity of the social and economic characteristics of the new families was projected into a uniformity of design of the housing and the subdivisions. So specifically and inflexibly related were these designs to the minimum needs of the new families that older, unmarried, handicapped, or infirm people could live in them only with economic, social, psychological, and physical hardship. Thus the housing industry, operating within the policies of the Federal Housing Administration, created housing and a settlement pattern which precluded those who had been left behind from joining those who had migrated. This greatly increased the social cost of the migrations, which is, in large part, the reason for the existence of this committee.

The migrations of the minorities and the economically weak to the older centers of the cities was attended by less disruption of their social structure. The greater densities made possible by housing and settlement patterns which had evolved in response to walking and mass transportation, and the greater flexibility made possible by the variation of the design of the housing which had evolved through successive generations, facilitated the reassembling of families and friends and the regrowth of communities. This is the basis of the front stoop society project of the Lavanburg Foundation.

It is instructive and ironic to note that it is these very communities which are being disrupted by the housing specialists through the urban redevelopment and renewal programs. These programs are oriented toward the economics of the housing industry and the replacement of obsolete buildings. The social and economic needs of the people who are being displaced are being sacrificed to the desire to reestablish the economic value of the older sections of the cities. The new Federal programs for assisting the displacees to relocate are also more oriented toward the housing industry and its products than toward the family and community organization, and are disrupting established social structures at untold social cost, in part illustrated by the housing needs of elderly people.

Despite our having centered the Federal programs for guiding the evolution of our cities in the Housing and Home Finance Agency, many other Federal programs which greatly affect the evolution of the cities have, appropriately, not been placed within the jurisdiction of the Housing and Home Finance Agency. I refer to such programs

as those dealing with the construction of hospitals and other medical facilities, highways, sewage disposal systems, port facilities, airports, military facilities; and to such activities as transportation regulation, the provision of many forms of social welfare, industrial location, military procurement, etc. Yet these programs and activities, plus many others, all affect the evolution of the cities. Some by stimulating the production of urban structures and facilities; some by affecting the flow of population into and out of the cities; and some by influencing the economic growth or decline of the cities.

Again let me say that I have no fault to find with our not having placed 90 percent of the Government's programs under the jurisdiction of the Housing Administrator. The fault I do find is that we have permitted these programs to operate with no regard to their effect upon our cities.

Since we have become a preponderantly urban Nation, practically all of the programs of the Federal agencies are in some way or manner devoted to the problems of urban residents. Yet no governmental element exists to predict, assess, plan, or coordinate the impact of the many separate Federal programs upon the urban areas or upon the lives of the urban residents.

The establishment of a Department of Urban Affairs has been proposed but, I submit, to adequately fulfill such a role the responsibilities of such a Department would encompass virtually all the activities of the Federal Government. The need, as I see it, is for a governmental element to exist with the responsibility for advising the President concerning the problems and requirements of the urban areas. To this end the programs of the several Federal agencies which significantly affect the cities and their people must be substantively integrated.

Cities should be designed with sufficient internal flexibility to facilitate convenient and inexpensive assembling of families. It must be made possible for those 65 years of age and older to live near their 45-year-old relatives and it must be made possible for the children of the 45-year-olds to live near their parents.

To achieve this, neighborhoods have to be designed to fulfill the needs of all age groups and pocketbooks. Residents have to be located to permit simple, quick, and inexpensive access to schools, churches, medical facilities, shopping centers, recreational facilities, governmental buildings, places of employment, etc.

Too long have we conceived of the design of cities in purely physical terms. Cities are collectivities of people living in families and in "communities." The design of cities should deal with fostering this organization of human life. All other purposes are subordinate to this concept and are included within it.

Our lives are too greatly affected by our physical environment to permit it to evolve without the most careful guidance. The relationship of our social evolution and our physical environment is too complex to be left in the hands of any group of specialists, be they experts in housing, real estate, mortgage banking, traffic management, merchandising, recreation, or even physical planning. This is not to say that such specialists should not participate, but that their activities alone are inadequate.

Since physical design can either restrict or facilitate social interaction in form, content, and degree, it must be subordinated to social

design. Only those who are informed about and concerned with the nature of life in our society can give purposeful direction to the development of our physical environment.

When we consider the evolution of our total environment, there are no "experts." When we consider how our environment can best serve our society, we are dealing in value judgments and not in measureable facts. Here the specialist is at a loss. Here the social philosopher is supreme and the social planner essential.

Federal leadership must prevail because only the Central Government can confront all the forces at play which affect the evolution of the cities. The marshalling of that leadership is the prerogative and responsibility of the Congress. It cannot be done by means of ad hoc devices or of interagency coordinating committees. Since intricate and detailed blending of the substantive programs of virtually all the Federal agencies is involved, the viewpoint of the leadership must encompass the viewpoints of all of the agencies and the power to implement must be inclusive of theirs.

In our Government only one office contains these capacities and in that office must the leadership for guiding the evolution of our cities be centered. That office is, of course, the Office of the President, and, therefore, in that Office must the resources for guiding our cities be developed.

That the problem calls for attention at the level of that Office may be more readily accepted when it is understood that we are not concerned with the construction of houses; in fact, we are not concerned with a material problem at all. Our problem of aging is essentially a spiritual and cultural expression of a disrupted social structure.

A house is not a home. A subdivision is not a community. Urban sprawl is not a city. A nation is not a business. Its values are spiritual—not material. A nation is people—people of all ages living in families and communities unified by a homogenous culture that spans the generations. We are concerned with achieving a homogenous culture and forging a national character. William Faulkner has stated the need vividly with his comment:

* * * only from homogeneity comes anything of a people or for people of durable and lasting value—the literature, the art, the science, that minimum of government and police which is the meaning of freedom and liberty, and perhaps most valuable of all a national character worth anything in a crisis.

Thank you.

Senator CLARK. Thank you very much, Dr. Barre, I would like, if you would, if you would leave me personally a copy of that statement. I would like to go over it in greater detail.

Our next witness is Mrs. Dora N. Schatz, president of the Senior Citizens Central Association of Philadelphia.

**STATEMENT OF MRS. DORA N. SCHATZ, PRESIDENT, SENIOR
CITIZENS CENTRAL ASSOCIATION OF PHILADELPHIA**

Mrs. SCHATZ. My name is Mrs. Dora Schatz, and I am president of the Senior Citizens Central Association of Philadelphia and vicinity, which is an independent legislative action organization representing close to 8,000 older persons drawn from golden age clubs, unions, and the general public.

I am also founder and secretary of the Northeast Community Geriatric Clinic, which is the only free diagnostic clinic of its kind in the United States. It is located at Disston and Hegerman Streets, Philadelphia, Pa.

In our more than 2 years of existence, we have examined over 640 persons. Through the advice of our wonderful doctors, we have prolonged many lives. The Honorable Congressman William Green, Jr., thought so well of our clinic that he had its story inserted in the Congressional Record for Thursday, August 20, 1959.

As a widow and older person, I wish to speak for myself and all those whom I represent.

Before going into this brief, I would like to express the appreciation of our association for the excellent stand taken on medical care through social security by Senator Clark, Congressman Green, Mayor Dilworth, and members of city council.

The subject of housing problems faced by retired persons with limited incomes is one which is top on our list. Since last spring we have been running a petition campaign and hope to secure thousands of signatures. These are addressed to our mayor, the Honorable Richardson Dilworth, and ask for action on housing for older people in the low and lower middle income groups. I would like to submit one of these petitions for the record of this hearing.

It is not our intention to submit specific plans for the housing we need. We feel the Philadelphia County White House Conference on Aging—report of June 1960—has done this for us in a truly excellent way and we are most appreciative. We wish to tell the members of this committee what we, the older people ourselves, are thinking and saying.

In many ways we are unique. Great social changes have taken place since our parents were 65. The economic and emotional sense of security which comes from receiving a social security check on the first of each month (although extremely inadequate for many of the recipients) plus the scientific advances made in the field of medicine have done much for us. Not only do we have a longer span of life, but also a feeling of independence, zest, and interest in living not experienced by preceding generations. Though the science of psychology is comparatively new, we have learned a great deal from its teachings. Today we understand ourselves better, know more about the basic rules for successful living. We know the importance of proper environment and its effect upon health and emotional stability. Because of this knowledge we are acutely aware of the terrific difference between what is needed for minimum comfort and decency in housing and what is available at this time. I would be less than honest if I did not tell you we feel deprived and bitter about the slowness of the housing program.

When, at our age, we are told stories about the wonderful improvements which will take place in 10 years, we smile ironically. Where, may I ask, might we be in 10 years? We feel that our generation has played an important part in producing the economy and prosperity of our country. We have participated in and sacrificed for three great wars. We look around and see the vast amount of tax money being spent on less vital projects. There is such a thing as gratitude for service performed.

What we ask is action now. If we seem to be in a hurry, may I explain? Retired people can be divided into three categories—married couples, widows and widowers, and single persons who have never married. Most of us live alone. As we get older the financial responsibilities, needs for actual physical help and medical care, become more than we can cope with. We need companionship desperately. We want to feel useful and be participants. We like to reach out for a variety of interests. Most of us live too far away from the very few centers where these opportunities are available. Traveling is difficult and expensive.

But even these things diminish in importance as compared with the ever-present fear of protracted illness, loss of sight and hearing, and death itself.

Sad to relate a new fear has been added. The terror of being alone in the event of an atomic bomb attack. This makes for no pleasant daydreaming for folks who have too much time for daydreaming. The already overcrowded mental institutions in this country may be in for some unpleasant surprises.

There are those in government and out who have a quick and "comfortable" solution to our housing problems. They ask, "Why not live with your children?" The answer is obvious. The homes of our young people today are small, their families large. There can be no happy permanent home for us there without disrupting the harmony of all concerned. Too, this is an age of migration. One's children and relatives move to distant cities and countries in order to earn a living. I wonder if the members of this committee are aware of the great number of lonely older people who do not have a single relative living in the town in which they live; some do not even have a close friend.

I hope I have made it clear in human and personal terms why we support speedy legislation which will supply housing for older people as outlined by the experts that have testified here today.

I would like to close with an appeal from the Senior Citizens Central Association to the professionals in the entire field of social service and social planning; to the social action groups in the churches and synagogues and to the retiree groups in labor and industry for their cooperation and help in building our association. No matter how thorough are the studies and plans made by public and voluntary agencies, their recommendations become part of the law of the land only through the participation of the voters from the grassroots who go to the polls on election day.

It is our objective as a nonpartisan organization to awaken and interest older people to the feeling of pleasure and satisfaction which comes from working to improve their own destiny and that of the community in which they live.

I thank you for your kind attention and for the privilege of speaking for my organization.

(The additional papers submitted by Mrs. Schatz follow:)

SENIOR CITIZENS CENTRAL ASSOCIATION

HON. RICHARDSON DILWORTH,
Mayor of Philadelphia:

We, the undersigned residents of the city of Philadelphia, Commonwealth of Pennsylvania, believe that there is a vitally pressing need for housing for elderly people in the low and lower middle income groups and that such housing can best be pioneered by government agencies. We therefore petition the Phil-

Philadelphia city administration to do its utmost to fill the urgent need for this type of housing in our community.

Name and address:

1. -----
2. -----
3. -----

Return petition to Senior Citizens Central Association for Philadelphia and Vicinity.

COMPLETE PHYSICAL CHECK FREE AT NORTHEAST COMMUNITY GERIATRIC CLINIC

The facilities of the clinic were established in June 1959 to provide diagnostic medical examinations to the aging in an attempt to help prevent dangerous inroads of unsuspected disease.

Services of the medical and administrative staffs are contributed without charge; space in their building is contributed by Tacony Baptist Church, so that these services can be provided without charge. Donations are accepted to help defray costs of equipment and supplies.

Clinic sessions take place on Thursday of each week. Men 65 or older, and women 62 or over (regardless of race or religion) are invited to use its facilities.

Examinations include:

1. Complete history and physical examination.
2. Eye examination with search for cataract and glaucoma.
3. Gynecologic examination, including Papanicolaou smear for cancer detection.
4. Blood tests—including blood count, blood sugar and other tests.
5. Urinalysis.
6. Chest X-ray.
7. Cardiogram.
8. Foot examination.

Appointments are necessary and may be made by writing the clinic or by telephoning Mrs. Dora N. Schatz, secretary.

Fill in application blank and mail to Northeast Community Geriatric Clinic, Disston and Hegerman Streets, Philadelphia 35, Pa.

Senator CLARK. Thank you very much, Mrs. Schatz, for a splendid statement. I am sure that the Senior Citizens Central Association has every reason to be proud of its president.

Mrs. SCHATZ. Thank you very much.

Senator CLARK. Our next witness is Mr. Hobart Jackson, administrator of the Stephen Smith Home for the Aged.

STATEMENT OF HOBART JACKSON, ADMINISTRATOR, STEPHEN SMITH HOME FOR THE AGED

Senator CLARK. Mr. Jackson, we are very happy to have you here, and to get the benefit of your experienced thinking in this area.

Mr. JACKSON. Thank you, Senator Clark. It is good to be here. I have a statement that will take about 15 minutes, if I may.

Although a number of exciting and significant developments have taken place in recent years in housing the elderly, at the local level, with Federal support, I think it is rather obvious, without attempting to present any documenting statistics, that our supply of adequate housing and other facilities for older people still lags far behind the demand, and still lags proportionately behind the supply of housing for overage groups.

It seems that the major problem of housing is in the area of providing adequate facilities to enable older people to remain independent, and in their own home settings for as long as possible. Although

specific housing preferences may vary somewhat among older people, according to their socioeconomic background and other factors, there seems to be one element common to most, and that is the preference for an independent household, rather than living with children.

Also, in choice determinations, it is seldom that one encounters a preference for a congregate or institutional form of living. Even the existence of poor health does not seem to alter this determination for independence and independent living arrangements.

Housing that will give privacy and independence and yet without segregation or isolation seems most desirable. Housing situated in close proximity to community services, and in close proximity to family, to encourage what we would like to think of as the extended family relationship, and in close proximity to friends, also seems to have great appeal. Most older people also seem to have a preference to remain in the communities in which they have spent their working lives.

Despite the foregoing, we recognize that there is no single solution that can meet all housing requirements. There should be a variety of dwelling accommodations, building types, and locations, both in ownership and rental properties, to permit some degree of choice on the part of the older person as to where and how we will live.

Special design features should be incorporated, taking into consideration their decreased mobility and sensory perception, their low economic status, and their social problems. Housing that does not take into consideration the service needs of older people just is not good housing. The physical facility is just one part of the total need.

We can't isolate our approach to solving the housing problem. We must involve a network of community services. And by all means, we must consider the older person's own capacity to evaluate and recommend solutions as to his housing needs. The availability of part-time housekeeper and homemaker services, counselling and referral services, day centers, recreational, occupational, and educational services, and health programs on a home-care basis, and other services, are necessary adjuncts to good physical housing, if the older person is to function and remain independent and become less of a burden on society.

Too, I think most older people take a dim view of segregating them into communities and large projects. However, small developments, solely for older people, based on their own choice, would seem to be quite in order.

In America and in Philadelphia, I think we must start with the premise that the preservation of the family is an ideal goal, and it has an important place in our housing picture, but we must also realize, particularly recognize that third-generational living is neither practical nor desirable for most older people today. Our housing design must keep in mind the desire for independence and privacy, as well as the desire to remain a member of a closely knit even though extended, family.

In another area, despite all possible efforts to help older persons retain and maintain their independence, there eventually does come a time when congregate living or sheltered care seems to be the only answer. In Philadelphia, our greatest need in this area is some kind

of public facility between Riverview and Philadelphia General Hospital, for the care of the chronically ill aged. In that connection we recently constructed a new 50-bed infirmary at Stephen Smith Home, under the Hill-Burton program, to help meet this kind of need, and it practically filled up overnight.

In addition to the current applications for Federal help in the financing of independent living arrangements, the Hill-Burton percentage allocations to nonprofit corporations need to be proportioned still more in their favor, in order to encourage building more nursing care facilities.

An important part of this development would also be some help in the financing of operations after constructions, either directly or indirectly, either through improved public assistance grants or special subsidies of some other kind.

Also related here, I strongly urge and endorse the financing of medical and health care and services for older people, through the social security system. Meeting the capital requirements part of this need is just the beginning. I should be remiss if I did not point out that the problems that I have delineated are compounded as they relate to the older Negro, and as a result, we must be increasingly certain that no discrimination or segregation, open or hidden, stated or implied, is possible in these developments.

There is a great need in our society for a different image of and an improved attitude toward older people. We must more and more recognize that aging is a continuum of the life cycle, and that older people are individuals with different abilities, needs, aspirations, problems, as well as notions of what is represented by the good life. They have a right to choices among opportunities and services that are available and appropriate to meet their needs. These services, when available, clearly demonstrate that older people have both the capacity and the desire for growth and change.

Thank you very much.

Senator CLARK. Thank you very much, Mr. Jackson.

Can you tell us for the record how big an establishment you have at the Stephen Smith Home for the Aged?

Mr. JACKSON. Our current occupancy is 180 residents. It was 130 prior to the addition of the 50-bed infirmary under the Federal Hill-Burton program.

Senator CLARK. Now, at that institution, you have an infirmary?

Mr. JACKSON. Yes.

Senator CLARK. And you have food service?

Mr. JACKSON. Yes.

Senator CLARK. You have a resident doctor?

Mr. JACKSON. Yes.

Senator CLARK. What is the average age of the people you have there?

Mr. JACKSON. The average is about 82, Senator.

Senator CLARK. Are they mostly single individuals or some couples?

Mr. JACKSON. We have three couples living at the home.

Senator CLARK. Is the home integrated or segregated?

Mr. JACKSON. It is integrated. We have very few white residents, but it is integrated.

Senator CLARK. But you have some?

Mr. JACKSON. Some.

Senator CLARK. Thank you very much, Doctor. I appreciate your coming.

Mr. JACKSON. Thank you.

Senator CLARK. Our last witness this morning is Mr. Albert M. Greenfield, Jr., of the Greenfield Realty Co.

Mr. Greenfield, we are happy to have you with us, and look forward to your testimony.

STATEMENT OF ALBERT M. GREENFIELD, JR., GREENFIELD REALTY CO.

Mr. GREENFIELD. Thank you, Senator. I would like to commend you on your patience, and forgoing a lunch, because I know it is getting a little late, but I am happy to have this opportunity to address some remarks to the committee.

I am in the real estate business in this locality, and as a representative of private industry and business, I would particularly like to thank the committee for this opportunity to be heard after the distinguished list of public and charitable officials who have spoken this morning.

My statement is very brief. I will read it, if you like.

For more than a year a group of associates and I have been interested in developing a housing project for the elderly in this area, with the hope that it may be merely the first in a series to be erected across this country. We are approaching it on a profit-motivated basis in accordance with section 235 of the statute.

Let me describe the concept which we have in mind and some of the difficulties which we have faced in attempting to bring it to reality under the provisions of the present law.

The first point that I should like to urge upon you is that there exists a real need for something more than subsistence-level housing for the elderly. From what I have learned in my own real estate office and from conversations with other interested and ostensibly knowledgeable persons, there is a strong demand from persons living on retirement incomes in the range of, say, \$3,500 to \$7,000 per year for accommodations especially designed to suit their needs. By this we mean apartment housing, featuring short walks to elevators, maid service, onpremise dining facilities with meals included in the regular rentals, recreational facilities both inside and out of the building and a site with a suburban or even semirural setting which is nevertheless reasonably available to shopping and transportation to the city.

Gentlemen, such housing is already available in this country but not in the Philadelphia vicinity. We have studied, for example, the Willamette View Manor which is situated on a magnificent site overlooking a river 20 minutes from downtown Portland, Oreg. Also we have been interested in the garden-type apartments located near Harmon, N.Y., named Springvale-on-the-Hudson. There are other projects of interest in Seattle, Wash., Tucson, Ariz., and elsewhere. And we understand that almost all are exceedingly popular and fill a real need of elderly persons. We think the same demand exists here for projects of this type.

However, we have encountered certain difficulties in erecting such a project in this area which I should like to call to your attention. Under the statute and local FHA restrictions, expenditures per apart-

ment unit are limited to \$9,400 plus \$600 per room extra—as against a statutory maximum extra of \$1,250 per room. These limitations have had the effect in our case of making it exceedingly difficult to acquire a first-rate site and, at the same time, to erect a really suitable building on it. It just is the fact that Philadelphia building costs plus Philadelphia land values have rendered it virtually uneconomic to duplicate a project such as the Willamette View Manor in this vicinity.

For example, we at one time studied the possibility of building on a fine suburban tract which has also been mentioned as the site for a nonprofit apartment house for the elderly. However, we concluded that at the price asked for the ground and in view of prevailing building costs the project was uneconomic under the cost allowances which I have referred to. I should add that the failure of the nonprofit sponsor to proceed since we abandoned our interest would appear to indicate that he has been forced to the same conclusion.

This economic dilemma has tended to result in the building of sub-standard housing for the elderly in this vicinity. In this connection I would refer to the extremely worthy and ambitious project of the Philadelphia Jewish community in York House. This development has been pointed to with pride and with good reason. However, I would point out that it is located in an unattractive urban area close to the din of traffic and far removed from greenery. Also, the facilities of the building have been cramped in an effort to save construction costs, the aspect of the living quarters is rather drab, and many features which would be desirable in the way of common recreation facilities are lacking.

This need not necessarily be so. A comparatively modest expansion in the allowances permitted for building costs locally would enable us to fill the great need of modest individuals with social security plus some small means of their own. We feel that these senior citizens are just as deserving as anyone else of the concern of your committee, and in fact they constitute the largest single group seeking housing of the sort that Congress had in mind in passing the statute. We would respectfully suggest that your committee recommend changes in the statutory allowance to \$10,000 per unit and that the FHA be directed to allow the full \$1,250 per room extra in the Philadelphia vicinity.

Senator CLARK. If that were done, Mr. Greenfield, what would it do to the rents?

Mr. GREENFIELD. We feel, and this is a project based on the case that I have referred to, that if we built a 300-unit apartment house—it happens to be on the main line, on a well-known tract of ground available and zoned for the purpose—we feel that for a man and a wife, a one-bedroom apartment, where they would get lunch and dinner and maid services, we would have to charge \$296 per month.

Now social security provides up to \$181.50 per month.

For a single person, in an efficiency apartment, with meals and maid service, we could rent it for \$185 per month.

Now, these rentals, I believe, are 10 to 15 percent higher than those at York House, but we feel that the amenities that we could give them with these extra cost allowances from the FHA would be well worth it, and we feel that we would have a waiting list to get into these apartments.

Senator CLARK. What would you figure would be the income range which would enable individuals to rent that kind of apartment?

Mr. GREENFIELD. I would say from \$3,500 to \$7,000, maybe \$8,000.

Senator CLARK. Thank you very much sir.

Mr. GREENFIELD. Thank you.

Senator CLARK. The hearing will stand in recess until 2, at which time we will hear from Mr. Drayton Bryant, and after that we will have the sort of town meeting at which we hope that a number of older people will express their own ideas.

(Whereupon, at 1:15 p.m., the hearing recessed to reconvene at 2 p.m. the same day.)

AFTERNOON SESSION

Senator CLARK. The committee will resume its session. We will now hear briefly from Mr. Drayton Bryant, for many years with the Philadelphia Housing Authority, and presently engaged in attempting to promote some housing for the elderly at moderate rates. After Mr. Bryant's testimony is concluded, we will have what we have been calling a town meeting, at which members of the audience will be given an opportunity to express their views.

Mr. Bryant, we are happy to have you here. Will you please proceed in your own way?

STATEMENT OF DRAYTON BRYANT, DEVELOPER OF COOPERATIVE HOUSING AND PLANNING CONSULTANT, PHILADELPHIA, PA.

Mr. Bryant. Thank you. My name is Drayton Bryant. I am testifying as a developer of cooperative housing and as a planning consultant, and not in my former capacity as director of community relations with the Philadelphia Housing Authority.

There are several points I would like to make, which I think are of considerable significance, some of which have been touched this morning, and some not.

I would like to raise the question as to why so little has actually been done. Why has the combination of many good organizations, nonprofit, and builders, and financial institutions, not produced more housing at a moderate price? This is an essential question for our consideration.

I have worked with church groups, labor groups, fraternal and nonprofit groups, to discuss the backing of moderate priced housing for older people, and I find first that each has as its primary responsibility, its own concern, and can give relatively little time to getting into a new field, that of the technical aspects of planning, financing, and building housing.

Second, I would like to say that the new 202 program of housing for the elderly is an excellent pilot effort, and we should back every kind of pilot effort we can to learn more about the economic and the social questions of developing housing for older people, but we have to recognize these as pilot efforts. The question is: How can we involve enterprise of all kinds, public and private, in doing a far larger scale job than has been done today?

I would like to stress in my comments the importance of middle income housing for older people. I have done everything I could to increase the amount of public housing, and I think we are all happy

to see York Apartments, and the efforts of the private developer who spoke this morning, but these are the far ends of the bell-shaped curve. The large market of people are in the middle, who can pay only a moderate amount. What can we do to produce more housing at this moderate cost?

I would next like to stress the importance of integration with the community. We have these tremendous new tracts in the suburbs, which a planner spoke about this morning, which have practically no grandparents, few teenagers, and very few babysitters, I am told. Yet tremendous numbers of older people must live in the lowest-priced areas, which are either shabby or slums, or they must pay far too much.

It is of great importance, in my opinion, that we emphasize a wide range of choice of moderate-priced housing, through dispersal, and not through segregation. Many nonprofit institutions, churches and otherwise, have justifiably built housing for those in a crisis situation, those in extremely bad health, but the large majority of older people need housing that they can manage themselves.

I was happy to persuade a builder in another State, who was building several thousand units, to build groups of 20 small apartment units within his single-family developments. He had proportionately as many more applicants for these small units for the older people in a family project as he had for the family single houses.

Here was an attempt to break down the isolation in our big new tracts. We must think in a metropolitan manner in all of our questions of housing and including housing for the aged. I think we stress again that a wide choice is necessary, for the elderly, some low density housing way out in the suburbs, some in the middle-aged areas—and I mean middle aged housing—and some in center city. There is no one answer.

Another point which is worth stressing is that just building shelter is not enough, and we know this. A few developments in the United States have built a hundred or two hundred units for older people, and have included auxiliary services, sometimes full medical or partial medical care; I would especially note here the Senior Homes, in Denver, Colo., with 148 units, which has an infirmary with 12 units, so that if a person is sick for several days, or several weeks, he can go to that infirmary and get his meals from the cafeteria, his friends can visit him, he does not have to suffer the experience of going to the hospital.

But in all the larger units of shelter we build for older people, we must think of auxiliary services, if not full services.

On the economic side, under the heading of "Why has so little been done?" I would like to describe the character of the housing industry. In our competitive society, builders, bankers, landowners, want to get the most return on their investment. All housing presses constantly toward the highest priced housing. The main reason we don't get more housing for older people is because the profits are very, very small, or nonexistent.

I feel from the market, the risk is small, because there is such a large market. But the fact is that in order to produce housing, we must have a low interest rate, which some of the Federal programs now have. We must have a moderate cost on land, we must have efficient construction, with good standards, and we must have a non-

profit or service approach to management, or at least an investment approach to management, rather than a quick speculative approach. One of the fundamental problems in all American housing, as I am sure the Senator knows, is how do we attract long-term investment capital into building good housing, rather than the quick turnover transient capital that wants 100 to 125 percent profit within a few years? And this is more true in elderly housing than in any other field.

I move then to the fact that an entrepreneurial element is needed to produce more pilot efforts at housing for the elderly. It is a complex process. I wish more builders and bankers got into it. But there is need for consulting, as was mentioned this morning, advice on organization, advice on design and planning, supervision of actual construction, and then the organization itself. All of these need technical know-how to be well done. A few nonprofit agencies have this, where they have been in operation of homes for many years. Most of them, in my experience, do not, and are perhaps properly hesitant to get into it.

I would like to stress a point that the cooperative housing approach has a great deal of meaning for older people. New York City and the New York metropolitan area has three parent sponsor groups. For the record, they are the Middle Income Housing Corp., the Foundation for Cooperative Housing, and the United Housing Foundation. They have built thousands of units under the cooperative plan. Over \$1 billion of cooperative housing has been built in the United States in the last 10 years under section 213, and not all in New York City. Actually, it has been built in 40 States right now.

Senator CLARK. Mr. Bryant, practically none of it has been built in Pennsylvania, has it?

Mr. BRYANT. Very little. There are just two large developments that have been completed in Philadelphia now. I think it is beginning, however. I stress the cooperative, not only because it can get a much lower cost, through its good financing, not as low as 202, but it is next best to 202.

Senator CLARK. You had better state for the record what 202 is.

Mr. BRYANT. This is the direct loan program for the elderly, which is now beginning to take root throughout the United States. That was started—the legislation was in the end of 1959, as I recall.

Senator CLARK. But you did not get appropriations for it?

Mr. BRYANT. Until 1960. That is right.

I mentioned the cooperative because I feel that for the elderly to take responsibility themselves in the management of their housing is an important expression of meaningful existence for the elderly, and this is a social value of great importance. The new middle income legislation, with the 2½-percent interest rate, combined with a cooperative approach, I think can produce the most desirable housing for the elderly, next to the direct loan program, which must be sponsored by a church or lodge, or union, or other nonprofit group. I think there is tremendous potential for the elderly if there is an entrepreneurial element to bring it together.

Senator CLARK. What I am not too clear about, though, is how are we going to get that entrepreneurial element, unless you entice it with a very substantial profit?

Mr. BRYANT. I hope that those who work for profit and moderate investment returns will increasingly come into housing, but they have not shown great signs of doing it yet.

Senator CLARK. Well, of course they won't unless they think there is a safe and substantial profit in it. Under our free enterprise system they will put their money somewhere else, where they would hope for a better rate of return, with an equal degree of safety.

This is what bothers me about the whole thing.

Mr. BRYANT. Let me answer you obliquely, Senator, by stating that I think there is a possible combination, such as in the Middle Income Housing Corp. in New York, where credit unions, labor unions, and nonprofit foundations are working together to supply a flow of capital into an effective, skilled entrepreneurial organization, which is not in itself a profitmaking organization.

Senator CLARK. Maybe you and I are just talking semantics. I don't consider that entrepreneurial. Perhaps my definition is wrong.

I think of an entrepreneur as a capitalist who wants to make, perfectly legitimately and honestly, a profit out of his investment.

You are talking about people who are quite happy to settle on a cooperative basis. What you are thinking about is management; isn't that right?

Mr. BRYANT. Yes. In the housing industry we will have to move toward encouraging investors and entrepreneurs in the profit sense, who are willing to take a moderate return over a long period of time, as contrasted with the very quick turnover of the capital investment.

As you know, many builders put up their construction with the hope of selling it promptly, after filling it, and want a quick return on land and on their investment, and this is enterprising, and fine, but we have to find also how we can encourage a long-range element.

What I wanted to stress was that there are ministers' pension funds, there are retired teachers' associations, there are credit associations that have millions of dollars, and somehow these kinds of groups have to be brought together with this need, and with an element which I called entrepreneurial, but which is the catalyst in the middle, which can help to get capital flow into more pilot efforts. I don't view this as the total solution, but it is an effort.

Senator CLARK. Thank you very much, Mr. Bryant.

Mr. BRYANT. One more point.

I have resigned from the housing authority, after 11 years, in order to build cooperative housing, and I did not want this to be a personal statement, but I would like to comment that the first developments that will be built, we feel, will be perhaps 25 percent pensioners, maybe 50 percent middle-income people, and a fourth, young couples. That leads me to my most important point, that I think we are seeking life here, not withdrawal, or premature entombment. In all this housing for the elderly, with special legislative aids, with special programs for the elderly, let us not go so far in categorizing people that we put them on a shelf.

The greatest failure of our work with older people is our rejection of their function in society. In our housing design, we want to express a relationship to life, to neighborhoods, a meaningful existence of these people and, therefore, I am for mixing these types of housing much more than building large institutions. The fourth 20-year period of life, in my opinion, is a rich resource to our Nation, and

we are wasting it largely, economically, socially, and individually. The question is how we make our housing design and economics produce a meaningful relationship of the individual to families, to neighborhoods, and to our whole Nation.

Thank you very much.

Senator CLARK. Thank you, Mr. Bryant.

TOWN MEETING OF SENIOR CITIZENS

We will now start our town meeting, and I am going to have to lay down a couple of ground rules.

I think that we are going to impose a 3-minute rule. That is the rule we operate under in the Senate during what we call our morning hour. I will ask each of you to not only state your name and your address, but to write it on a piece of paper and send it up here to our overworked reporter, so she will be sure to have it right in the public record which, as you know, will be made of your remarks.

Let me welcome you all here, and tell you how pleased I am, and how pleased the staff of the committee is that so many of you have seen fit to turn out this afternoon, and now I would like to have the first speaker from the floor.

STATEMENT OF JAMES DOLSEN, PHILADELPHIA, PA.

Mr. DOLSEN. My name is Dolsen, and I live at 2018 North 32d Street, Philadelphia.

I am a member, though I am not speaking here as a member, of the Senior Citizens Association.

First, your last speaker spoke of the difficulty of getting funds for public housing. It is a notorious fact that investors put their money, just like I think the chairman remarked, where the most profit comes in, and right now, everybody in this room knows the most profit comes in the armaments business, and if you want to know why you have no money for the amount of money that needs to be spent for the housing needs of the American people, including the aged, I can tell you very simply, that so long as Congress keeps on spending \$47 or \$45 billion on the armaments, in preference to such improvement as housing and so forth, you are going to have this same question raised. And our Congressmen are the ones who can't divorce any question that comes before Congress from the general questions that come before Congress. They cannot separate housing and say, "After we vote \$47 billion for war appropriations and armaments, we are going to have enough money left to give the American people adequate funds for a decent housing project, including those for the old."

Senator CLARK. Who would like to be heard next?

STATEMENT OF HARRY ABRAMS, PHILADELPHIA, PA.

Mr. ABRAMS. My name is Harry Abrams, 522 Providence Avenue. I happen to know that men who have been retired, who have been buying their homes, have had to give up their homes, and create a lot of this necessary housing proposition, for the simple reason that our taxes on a set salary of the man who retires has been raised so.

Now, take for instance mine alone. I have been retired 2 years. My school taxes went up \$50 just last year alone. My heating bill, which I had not had when I was working, has also gone up, just for 1 month, say, for instance, \$35 a month. You pay \$100.40 in there, then you have electricity and all those things to pay, so when you figure it all up, I had \$11,000 worth of insurance, when I was working, for 11 cents a thousand, that \$11,000 insurance would cost me \$48 a month now, if I could afford it. I had hospitalization at \$6 a month; and that has gone up to \$13 a month now, and I only get 30 today, where I used to get 70 days, and a lot of those taxes and things, people that are buying their homes, and things, who have retired, have had to give them up, I know. They have had to go with their people, or something like that, or if they did have low-priced housing, they could not go into it, because they are not making that much on retirement.

Senator CLARK. Thank you very much, sir.

Our next witness is William Taylor, a member of the Delaware County bar, who is blind.

Mr. Taylor, we are very happy to hear from you.

STATEMENT OF WILLIAM TAYLOR, JR., ATTORNEY, MEDIA, PA., ON BEHALF OF THE PENNSYLVANIA FEDERATION OF THE BLIND, PHILADELPHIA, PA.

Mr. TAYLOR. My name is William Taylor, 10 South Avenue, Media. I am attorney for the Pennsylvania Federation of the Blind. Our principal office is 4517 Walnut Street.

The immediate concern of the Pennsylvania Federation of Blind, which is germane to the discussion here today, is that the blind pension in Pennsylvania differs from that in virtually all the States except Missouri, in that if a blind person lives with his relatives, in computing, if there is no budget, therefore, housing which is given to a blind person by a friend or relative, is not deducted from his budget. This is a tremendous factor in the lives of the blind, and it is a matter which makes a pension very important to the blind.

Really, it is a very complicated story, and I will make it fast as I can. Briefly speaking, the Social Security Administration in Washington feels that there should be a budget plan, the Administrator has always been unwilling that the system in Pennsylvania be given any Federal reimbursement.

As it now stands, the State of Pennsylvania pays the pensions exclusively of 12,000 blind, while the Federal Government contributes to the pensions of 6,000, a total of 18,000. The Federal Government paid nothing up until 1950, because the Administrator said we must have 100 percent of a so-called budget basis, which would mean that 12,000 blind people would lose their pensions, and that would have a vast impact upon their housing, because whatever housing their relatives give would be deducted, the value of their use and occupation, would be deducted, and our great concern is that when the temporary bill expires next June, it be revived, or continued.

Senator CLARK. Mr. Taylor, let me interrupt you. I am familiar with this situation, as you know. Twice, since I have been in the Senate, we have had to renew that legislation for the benefit of Mis-

souri and Pennsylvania, which have higher standards, I am happy to say, for our blind people, than the rest of the country. Senator Stuart Symington and I have always been able to get it extended in the past. I think we have been lucky. I hope we can do it again. You see, we have only got 4 votes out of 100, but if we are good boys, and are polite to our colleagues, I think we will be able to get it through for you again, next spring.

Mr. TAYLOR. I wanted to thank you, Senator, because we are very grateful, but I simply wanted to tie it in, and that is why the association asked me to come here today, to show that it does have a very definite tie-in with housing, because you would be astonished by how many blind people, to be factual about it, would not have relatives give them homes, if that was deducted, and this is a tremendous thing, and it bears deeply on the question of housing, and I want to say that we are deeply grateful to you for what you have done in the past, and we wanted to tie it in with this present concern.

Thank you, sir.

Senator CLARK. Thank you, sir.

I am going to ask you, if you will be kind enough, someday early next spring, to get down to me a memorandum which will outline the testimony you have given today, so that I can spread that around among my colleagues in the Senate, and persuade them that they ought to follow Pennsylvania and Missouri, instead of lagging too far behind.

Mr. TAYLOR. Thank you for your kind concern.

Senator CLARK. Now, who else desires to be heard?

STATEMENT OF JAMES D. BOWERS, SR., PHILADELPHIA, PA.

Mr. BOWERS. My name is James D. Bowers of Philadelphia, Pa.

I am a Government retiree, and a member of the Logan Community Council, Wakefield House, at 16th and Lindley Avenue, a member of the club there.

What we would like to know is why we retirees, especially those of us who are in exceptional good health, cannot be reemployed. We are turned down because of our age. We are also denied work in private industry because of being retired by the Government. We also would like you to have exemption tax free of all income, such as pension, and social security.

We have low-rent housing, which are not desirable, at some sections, and I was forced to move out, because I could not pay the higher rent that the landlord wanted, so I am living elsewhere.

In behalf of the other members of the Lindley and 16th Wakefield Club, as a member of the council there, I would urge the Senator especially to work in behalf of our aged, and get a little better pensions for us.

Thank you very much.

Senator CLARK. Thank you, sir.

Yes, sir, over there.

Now, who is next? Don't tell me we have run out of orators. How about some of the ladies? We have not heard from any of you yet. I think I saw a hand go up over here. Yes, sir.

**STATEMENT OF JAMES H. COLLINS, PHILADELPHIA, PA., OF
SCHUYLKILL FALLS GOLDEN AGE CLUB**

Mr. COLLINS. Mr. Chairman, senior citizens, all assembled. I am James H. Collins. I live at 3742 Earlham Street, and that is identified with the Schuylkill Falls housing project.

Like a lot of old people, I had to face retiring, and it was possibly social security. I found that rents were such that the project was the answer for me, and consequently, I have lived there 3 years, and I am also, I will say, the president of the Schuylkill Falls Golden Age Club, which I organized.

There are many problems that we have, and I am going to try to keep down to my 3 minutes. In other words, I think something should be done about stabilization of rents for elderly people. We do get raises in our social security, but when the raise comes through, in a great many cases, immediately, the rent in the project is raised, and that defeats the purpose. I at the present time am paying \$32 a month. Well, that is a very reasonable rent, I admit, but it is out of my range, in that it is taking over 38 percent of my income. I receive \$84 a month social security, and I am a little bit above the average.

Now, I find that there are dozens of people within our project that only get possibly \$70 a month, \$66 a month, \$55 a month, and what about these people? They, too, are raised. I am not criticizing the Philadelphia Housing Authority, but I think something should be done, that when these rents are absolutely necessary to be raised within an authority, that the Federal Government still subsidize the old people further.

We take care of our places, we don't permit vandalism, we keep them clean, and they are a credit to the building and the neighborhood. But we do find that those that have the children, why they are the breaker-uppers, and it isn't pleasant.

I also think—I disagree with our first speaker, who is interested in a private plan of building houses—I think he is very much mistaken, and I will say the same thing to every social worker here, that they are wrong, the older people do not want to mix with children, they want places to themselves. They have had their children. If they live with their families, yes, they do want to live possibly next door, but the great majority today, 25 percent of our troubles would be over if we were isolated.

FROM THE FLOOR. (Inaudible comment.)

Senator CLARK. Go ahead, sir. When you have been in politics for a while, you get used to hecklers.

Mr. COLLINS. Well, I am not a politician. I also think that when housing projects are put up, they should be put up mainly for older people, a certain amount of them. We have some projects here, and they have put the children in. Children are very fine, that is, if they are your own children, if you have raised the family, if you happen to live next door, and you want to see your grandchildren, or something of that sort, but the great majority of us, I will say that they would prefer to live alone, and I have made a survey, and I have found that over 50 percent have answered that they would rather live in a project by themselves than where there are children with the vandalism and all that goes on.

Senator CLARK. Perhaps we could have both, if we could have some separate housing for old people who want to live alone, and some others for those who like to remain in communities.

Mr. COLLINS. That is my idea. I will let those that want to remain with their children and grandchildren, let them stay, but the others, that want to be by themselves, build some places for them, and keep them isolated.

Senator CLARK. Thank you very much.

Yes, ma'am. I am glad to see the ladies coming forth.

STATEMENT OF MRS. JOHNSON, PHILADELPHIA, PA.

Mrs. JOHNSON. I am Mrs. Johnson, of 4200 Darien. I am a taxpayer, with a small home. I say, in Jersey, they get an exemption on their taxes of anybody over 65 years old. They have an exemption of \$800 out of their taxes. I have just been informed that I am getting assessed the rate of assessment of 700, so why can't we have that? I spoke to Mrs. Schatz—she's the lady that spoke, and I belong to her organization. She told me this has been brought up with the committee. Now, can we have something like that done for Pennsylvania, the same as Jersey has?

Senator CLARK. I think you have a very interesting suggestion. Of course, it has to be addressed to the State legislature in Harrisburg, and not to the U.S. Congress down in Washington, but I think you have something, and I hope you follow up on it.

Mrs. JOHNSON. Thank you.

Senator CLARK. Thank you.

FROM THE FLOOR. I just want to say relative to that that a bill has been introduced in the legislature, and has been referred to committee.

Senator CLARK. I guess our problem is to get it out of committee. Now, next?

Mrs. Schatz, did you want to be heard again?

Mrs. SCHATZ. I just wanted to say that I would like to suggest that there may be more people here who are willing to ask a question, but they may feel self-conscious about coming up to the front of the room. How about asking if there are people who are willing to stand at their seats and ask a question?

Senator CLARK. I will be happy to do that. We will have to get the lights turned off, though, because I cannot see anybody back there.

Is there anybody who wants to ask a question?

FROM THE FLOOR. Regarding the building projects, housing projects, to house the older people on the lower floors, level land, et cetera, and then have families and children in the same building on the second and third floors, make it more like natural existence, in preference to isolated projects for older people. And we do not like concentration camps of housing, with fences around it, we are intelligent, we have a little bit more leisure now, to indulge the hobbies and skills that we always wanted to do when we were young.

May I ask the housing authority now to consider well the layout, the blueprints of the new housing projects, and not to make special housing projects for the elderly?

Thank you.

Senator CLARK. I think that is a very intelligent comment, and rather emphasizes what I had thought all along, and several witnesses had thought today, which is that there is nothing uniform about old people, any more than there is about young people, and some, as our friend who spoke a moment ago, may want to live surrounded only by older people, whereas others are much happier if they are in the middle of a community, with people of all ages.

I was rather amused in one of the countries I traveled through in Europe just 3 or 4 weeks ago, inspecting what they are doing about housing for the elderly there. In some of these poorer European countries, they cannot afford some of the higher standards that we have here, and they have many housing projects which are four stories high, and have no elevators, and the way they work it out is, they put the younger married people with babies on the ground floor, so the mothers won't have to carry the babies up. They put the older people on the second floor, thinking they can get up one flight all right. They put the middle-aged people with growing children who themselves can walk, on the third floor, and they put the bachelors and the unmarried girls on the fourth floor.

Is there anyone else who would like to ask a question?

STATEMENT OF SAM SKLAROFF

Mr. SKLAROFF. Pardon me. It is not a question that I want to ask, but to make a definite statement.

It makes my blood boil just to read the daily press. The other day I read in the papers that Marshal Tito of Yugoslavia is to get some more of U.S. money.

You see, Marshal Tito already has \$2 billion, more than \$2 billion, of U.S. money, and you ask where the money is coming from? If we elderly people, who contributed through so much of our working life to the welfare of this country, we who made it rich, with our blood and sweat and toil, if we only got a fraction of the money that Marshal Tito, who supports Russia in every important question, if we only had a part of that money, we would do a great deal with it.

Now, I want to say about my own experiences, in projects. I live in a project, and I think it is wonderful. It is at 33d and Diamond. We live one block from the park. We don't even live in the street; we are practically living in the park, and our rental is approximately one-third of what you would have to pay in a commercial undertaking. We are paying \$32 a month. To get the equivalent service facilities, you would have to pay \$125, commercially.

I think such projects should be made available to more people. I realize not everybody can live 1 square foot apart, but at least the effort should be made.

Senator CLARK. Thank you very much, sir.

The lady in the black dress.

STATEMENT OF MRS. IDA ADLER, PHILADELPHIA, PA.

Mrs. ADLER. My name is Ida Adler. I live at 4240 Morningside Avenue. And it is true, I am a retiree. I retired recently, and I feel that I am forced to live in the place where I live, on account of my income, and this is not only a project, or a home project, and all that, it

is also the medical care that we have. When I was working, I paid less for hospitalization than I am paying now; I got more benefits than I am getting now. What is to be done about that?

It is true, I am maybe better off than some others. I am getting a higher rate than some others get. I know people that are getting \$76 a month, and the rent and hospitalization and doctor bills and clothing and all that, where are they going to get all that?

Senator CLARK. Let me ask you a question: You are under social security?

Mrs. ADLER. Yes.

Senator CLARK. And how much do you get?

Mrs. ADLER. I get \$106 a month.

Senator CLARK. And how much are you paying for rent?

Mrs. ADLER. It costs me \$61, including rent and gas and electric and telephone.

Senator CLARK. But that doesn't include your food?

Mrs. ADLER. No.

Senator CLARK. So you are paying \$60 for shelter, and you are only getting \$100 a month?

Mrs. ADLER. I get \$156 a month, because I am a member of the National Ladies Garment Workers.

Senator CLARK. I don't see how you make it.

Mrs. ADLER. I am trying. I make my own clothes, I am trying to be not extravagant, but at the same time, I like a movie, I like a concert, I like a theater, and I have children, God bless them; I would like to give them once in a while a gift, too, a birthday, and all that stuff, and I really can't see how a retired person today, with the present housing conditions, and the present cost of living, and the present everything, how they can get along. It is impossible.

Senator CLARK. Well, I don't, either, and that is why we are having this hearing.

Mrs. ADLER. Perhaps we can have something done about it.

Mr. SAMUELS. Senator, may I ask you a question? I did speak.

Senator CLARK. Sure, go ahead.

Mr. SAMUELS. Your answer may give an answer to what has been said, and I have been to different conferences and meetings, and I have yet to find out what is meant by the legislatures that a person can't afford, he will get what is coming to him. Now where do they draw the line between a person that can't afford, and a person that can afford? Does it mean that a person that is on social security and has his own home unnumbered, that he can afford?

Senator CLARK. Well, I am afraid I am in no position to answer your question, sir. I wish I could, but I don't know how to do it.

Mr. SAMUELS. Well, I haven't found it yet in 5 years.

Senator CLARK. Now is there anybody else who desires to be heard? Yes, madam.

FROM THE FLOOR. I have heard different ones say that a widow has a reduction in taxes. I would like to know if that is true?

I know two widows that say that they have, and I was down to city hall, and I asked them, and they said no, but the widows say yes, and they told me it was yes, and I was hurt permanently in an accident, and my income, believe it or not, up until the first of September, was \$33 a month.

Senator CLARK. I know of no provision of Federal Income Tax which gives a tax advantage to a widow.

FROM THE FLOOR. And I have to put every penny of that social security away for my taxes and water rent, and the house is falling apart over my head, and I have got a lovely neighbor that is slurring me all the time because my house is running down. He has just made repairs on his, and he is always saying I will have to get it done eventually. Well, if it is, it won't be a \$1,500 one.

Senator CLARK. I am sure of that. Thank you very much.

FROM THE FLOOR. I am thinking of fixing it myself, because there isn't that kind of people in the neighborhood where I live.

Senator CLARK. Anybody else? Yes. The lady in the blue dress in the back of the room.

STATEMENT OF MRS. WOOD, STEPHEN SMITH HOME FOR THE AGED, PHILADELPHIA, PA.

Mrs. WOOD. I live in Stephen Smith Home for the Aged. It is a very beautiful home, and we could live there and really enjoy it, but we do believe that if we had a home someplace to care for those that are not too ill, and those that are able to work some themselves would be much happier, maybe one or two people together, instead of nearly 200 there. Some of them are seriously ill, and we who are comparatively well spend our time trying to help them, and that is what keeps us as happy as we are, but we would be much more happy if we had a place where we could do for ourselves, and call it our home.

I think that the people at the home will agree with me. We have a group here, and I think they would agree with me. I haven't asked them, but I know how they feel and I know how I feel. I have been there for about 7 years, I will be 80 next month, and I would like to have a place that is kind of quiet, and serene, to spend my last days, though I must say it is beautiful at Stephen Smith Home, and we enjoy everything that has been done for us, but we would like to do something for ourselves.

Thank you very much.

Senator CLARK. Thank you very much.

I think you have expressed a point of view which is shared by many, many people. I was interested in Sweden last month to see how they are able to separate the older people who were still able to look out for themselves, and do their own shopping, and much of their own cooking, and yet give them excellent housing, and at the same time, provide care near a hospital for the old people who were not quite able to look out for themselves any more. It does seem rather too bad they all have to be shuffled together in one institution.

Yes, sir. In the back, with gray hair.

STATEMENT OF HARRY DAVIDSON, PHILADELPHIA, PA.

Mr. DAVIDSON. Do you want my name and address?

My name is Harry Davidson, and I live at 2006 Diston Street.

Senator CLARK. Yes, Mr. Davidson.

Mr. DAVIDSON. Diston Street. I belong to the Charles Reisling Geriatric Center for Elderly Retired People. Is that clear enough to be heard?

Now I will tell you my experience, and I think a lot of you will share the same thing. For my old age now, when I have to finish my few years, I wanted to make a home for myself, and I went into several big hotels, and I inquired there the price, but it can't be done, for the simple reason that I had an operation. I had more than one operation.

Now what should an elderly person do? He can't get no hotel. He don't care for the money. Should a man like that die in the street? My question is this, and I hope that Congress will pass the bills. On the last bill there was a fight, and this bill is going to be a great fight for hospitalization for the old people. Don't think you will get away with it. The American Medical Association is fighting it tooth and nail, and we are doing nothing. We are 15 million people, elderly people, and we don't give a straw. We don't even send a post card. So it is up to us—I don't blame them for that—but I want to see when you are going to make homes for the aged, we should say that elderly people, immaterial whether they have a pension or not, they should be accepted; they shouldn't be left out. And I thank God that I am not in the big hotels, and I want to spend my last few years among my own comrades. Thank you.

Senator CLARK. Thank you very much, sir. Is there anybody else? If not, the hearing will be recessed, and thank you all again.

At this point, I would like to insert various items in the record.

(The material referred to previously follows:)

PHILADELPHIA, Pa., October 23, 1961.

HON. JOSEPH S. CLARK,
Philadelphia, Pa.

DEAR SENATOR CLARK: It was my great privilege to attend both the morning and afternoon sessions of your Senate committee hearings on housing for the aging held at Benjamin Franklin School last Wednesday.

Near the close of the abbreviated afternoon session I was just getting up the courage to make my 3-minute speech when you probably wisely closed the session. The delay was my fault. However, I would like to herewith present a statement and also ask a question, and if it is still possible to add this to your accumulated material on this subject I shall be glad.

In making the statement let me say for your information that I am just 74 years of age; a semiretired Congregational Christian minister, now working part time in the United Neighbors Association Settlement House to pay expenses and using my off days to visit, voluntarily and at my own expense, a few very lonely, elderly people of whom there are so very many in this big city.

The statement I wish to make is in contrast to the one made by an elderly gentleman whom you will doubtless remember who said emphatically that he believed at least 51 percent or more of people over 65 (or whatever age he may have mentioned), wanted to be segregated with people their own age; and not housed in places where they would be disturbed by children and young people. I, for one, do not want that kind of isolation and I think there are a great many people 60 and over who would say the same. I live in a 2½-room, third-floor, walkup apartment in an apartment house. A lot of little children under school age play in the alley below my window and their voices are music to my ears. For a year recently, here in Powelton Village where I live, I served as host one night a week for a square dance group made up of young people of teenage and in their twenties mostly. I couldn't do any dancing but I had a whale of a time meeting these fine young people as they came in and in watching their fast-moving feet in the dances. Last year I gave part of my volunteer time to helping "host" a group of elderly people who came together twice a week for a few hours of social time, during which I had a chance to coach one to read and write, and another to try to learn braille, as she was entirely blind. But these contacts with people of varying age gave me a new lease on life.

In this connection, and still in contrast to the gentleman mentioned above, I think the suggestions made by Mr. Drayton Bryant at the beginning of the afternoon session came the nearest to my own conception of how elderly people who think as I do would like to be housed, i.e., in a section of a housing development, whether public or private, with units built especially to accommodate the needs of elderly people, but this section being part of the larger development in which families with children of all ages and young people with babies might be housed. This would enable us older people to choose our company, enabling us at times to be with those of our own age, and at other times as we might desire, to mingle with children and young people. The plan Drayton Bryant outlined would do just that, and I am sure many of us older people would welcome such an arrangement.

Someone at the meeting mentioned that she liked to be doing something. The sort of housing mentioned above might prove to offer many opportunities for elderly people to have something to do: young couples could use them for baby-sitters since they would be living in nearby sections of the same development. Older men with some skills in repairing plumbing, or furniture, etc., would find opportunities to use such skills, etc., etc. And with sufficient recreation facilities at hand, the elderly could at times mingle with the younger in a social way. We do not want to be shut off to one side. We want to continue to be part of the life of a good community. We hope we could still add our contribution to the life of such a community. We want to be wanted, and we realize that to be wanted we must prove that we can become an asset to community life. And in that very process I firmly believe we would live longer. I have spent 51 years as an ordained minister. The first 5 years I served a local parish. Then for about 40 years I served in a denominational executive position which took me over much of this great land of ours. At 65 I resigned the travel job but over the objections of my board of trustees who wanted me to stay until I was 70. I thought a younger man should have it. But instead of retiring I took a small rural church and for 5 years had the time of my life developing it. Failing eyesight forced me to give up driving, so I came to this city 3 years ago where I could use public transportation, and carry on as I indicated at the beginning. There used to be an old song I always enjoyed—a cowboy song, but it expresses my sentiments and those of many elderly people, I am sure—"Don't Fence Me In."

Now my question is: Who supervises the management of the many homes for the aging in this city? How much and what kind of supervision is given? Is there not great need for a tightening up of requirements to carry on such extremely sensitive work among the aging who cannot take care of themselves? In my voluntary work I run into some of these places and find most pitiful cases. Can't you people at Washington do something to brighten the lot of these help-less people?

Thank you for reading this long letter, and please excuse the mistakes in typing as I am partially blind and unable to read the lines as I write, using the old "touch system" I learned long ago but have almost forgotten.

Sincerely,

WILSON P. MINTON.

PHILADELPHIA, PA., *October 14, 1961.*

DEAR SENATOR CLARK: Thanks for your letter of October 11, inviting me to attend the October 18 meeting of the Special Committee on Aging. While I cannot attend the meeting, I offer two suggestions:

1. By act of Congress, if necessary, direct local housing authorities not to discriminate against single people. Here in Philadelphia, a single person must be on social security to live in a housing project. (See my letter to the editor, *Philadelphia Inquirer*, Oct. 14.)

2. Have stronger State and local FEPC's or have a national FEPC which really works against job bias on account of age. Our State FEPC recently ruled that I could not prove discrimination against my employer because the firm does not tell its employees when better-paying jobs are open. Can I, a lone individual, force a large employer to disclose to me his job openings and personnel policies? Yet, two different State employment interviewers have told me of the job title to which I am next in line—from their experience. Apparently our State FEPC has no interest in investigating employment practices and upgrading policies which don't give older men and women an opportunity.

Yours sincerely,

WALTER R. STOREY.

HOTEL NORMANDIE RETIREMENT CLUB,
Philadelphia, Pa., October 19, 1961.

Senator JOSEPH S. CLARK,
Philadelphia, Pa.

DEAR SENATOR CLARK: There is in your own city of Philadelphia today at 36th and Chestnut Streets, an operating retirement club known as the Normandie Hotel Retirement Club which is nationally recognized as one of the finest private enterprises in the country for the furnishing of housing, food, recreation, and care for the elderly.

Most amazing is the fact that the rates are so low that even elderly persons on relief are able to afford these rates.

About 350 senior citizens—approximately one-half of the total number of all senior citizens in commercial old age boarding homes in Philadelphia today—reside at the Normandie.

In your capacity as head of the Senate Subcommittee on Housing for the Elderly, it would prove most interesting and informative if you could spare the time to pay a personal visit to us at the Normandie and see for yourself what can be done by private enterprise in meeting the objectives of your committee.

It is not only that such living conditions and morale builders are combined in our project but perhaps even more important is the fact that our members and guests and their children and relatives do not suffer the loss of pride and prestige usually associated with elderly persons living at an old-age home, in an institution, or in any place where there is a connotation of charity. Our members and guests live in an American plan hotel and although the rates are low, they pay their own way in a dignified businesslike manner.

I would be most honored if you and any associates you may care to bring with you would accept my invitation to join us at the Normandie for a visit or for dinner any day at 5:30 p.m., or on Sunday at 1 p.m. All we would need would be several hours notice and thereby you would be assured that there would be no special preparation for your visit.

If there is any way in which our club may be of service to you and your committee, we would feel privileged if you would call upon us.

Respectfully yours,

LEONARD R. SILVER, *President.*

P.S.: Enclosed please find literature describing our plan, which may prove interesting to you.

(Enclosures)

The Normandie now offers for the first time in the history of Philadelphia, the convenience, comfort, freedom, and dignity of hotel living with three nutritious, well-balanced meals daily and a well-planned recreational program, all in one package at unbelievably low rates.

Our goal is to bring together a fine group of respectable men and women of modest means who want independence, freedom from worry, security in their later years, and a chance to make their retirement years a happy way of living.

The Normandie Club is nonsectarian.

Members must be medically sound, free of communicable disease, fully mobile, and able to take care of their own physical needs. They must be of good moral character and have sufficient income to meet the low cost of the Normandie accommodations. When requested, a medical certificate or approval of the Normandie Club doctor must be presented, verifying the mental and physical status required (no alcoholics, irresponsible, or undesirable persons will be accepted).

Couples, single men, and single women are all eligible.

There are no age limits—no birth certificates required.

Persons having outside employment who can arrange to enjoy their meals, or even some, at the Normandie are heartily welcome and many will find it to their financial advantage as well as overall welfare to become a Normandie Club member.

How the plan works

Hotel room accommodations, three nutritious meals a day, a recreational program, and warm companionship and homelike living are all rolled up into one package and offered for as little as \$18 a week per person, two in a room.

These rates are made possible by eliminating certain expensive and unnecessary costs such as maids, bellboys, and choice of menu. Together with the savings effected in quantity purchasing of supplies and commodities enabled by a year-round occupancy of over 300 members and by having our own members share in the administration of most of the club duties, we are able to provide wholesome food, fine accommodations, and good recreational facilities at these low rates.

Complete freedom and independence

The Normandie is not an institution or old-age home. It is a hotel club primarily for retired people. There are no restrictions, regulations, hours, or compulsory chores. Members may come and go and do as they please, entertain relatives and friends at any time, and generally live as they would in any hotel, just respecting the rights of others and enjoying the prestige, dignity, and convenience of hotel living and home cooking.

The Normandie is a handsome, seven-story brick building with stainless steel marquee, pink marble facade, enclosed fire towers, and outside fire escapes. It has 234 sizable rooms, all with full-size closets. All bathrooms are tiled and corridors are wide and carpeted.

The Normandie enjoys one of the most convenient and advantageous locations in Philadelphia at the northeast corner of 36th and Chestnut Streets. Across Chestnut Street, the University of Pennsylvania has constructed several new attractive buildings. Other beautiful new buildings are on the way in the immediate vicinity. The city bus stops across the street and both the subway surface car and the el are but steps away. Religious services for all denominations are nearby. The location can't be beat.

Furnishings, and storage

The Normandie Club will provide completely furnished rooms, ample closet space, blankets, bedspreads, curtains, and all that is required to make a member comfortable. Members may bring their own furniture and personal effects (perhaps of sentimental value) and any items that can be accommodated in their rooms. Reasonable storage space will be available to each member in the Normandie basement.

Laundry, linens, and room cleanliness

Linens will be distributed to each member once a week and will consist of two sheets, one pillowcase, three bath towels, and two hand towels. Members are expected to keep their own rooms tidy and presentable as they would in their own homes. Maid service and additional linens are available at a small additional cost. The Normandie supplies blankets, spreads, curtains, and the above-described linens.

Coin-operated washing machines and driers, commercial laundry and valet service will be available inside the Normandie premises.

What members think of the plan

Members and guests who were interviewed think the plan is a blessing. They range in age from 52 to 88. A 65-year-old retired veteran runs an elevator. An 80-year-old widow operates the switchboard part time. A 56-year-old widower came from a lonely home to be a beaming desk clerk. A married couple in their seventies say they are starting on a new honeymoon. An 84-year-old grandmother calls it "just wonderful. * * * I feel like I am on vacation all the time and can live independently without inconveniencing my children." A semiretired C.P.A. writes "throughout * * * there breathes the spirit of good * * * a better way of life."

The Normandie Hotel plan is the real answer to the prayers of so many retired persons who have a limited income.

Persons not comfortable or not at ease in the homes of relatives; those living alone in apartments or burdened by the worries and expense of home maintenance, taxes, insurance, etc., and those who find it inconvenient to purchase and prepare food, clean utensils, dishes, and kitchens; those who have no family and those who fear being alone in emergencies will find true contentment and a better way of life by joining our group.

The management of the Normandie Club is the same which pioneered the world's first and most successful retirement hotel. The Boulevard, in Miami Beach, Fla. It has established an enviable record in building a fine reputation, a first-rate credit standing and a host of delighted guests, business associates, and friends. A Boulevard brochure is also enclosed to give you a further idea

of our type of operation. The same plan which has provided such a warm, delightful way of life for so many retired people in the South will be operating here in Philadelphia at the Normandie and at the same unbelievably low rates.

Meals

All three meals are prepared by a topnotch, professional chef and are the same for all members. The diet is especially designed for the welfare of older persons. No fried foods are served and only slight seasoning is used. Additional seasoning may be added to suit each member's taste. Only quality foods are offered; the writer, the manager, and all personnel eat the same food served to members. Enclosed is a typical weekly menu. The food is served directly to members at their own tables by waiters. The dining room is air-conditioned and quite attractive. Members leave the dishes on the table as they would in any restaurant and walk away to enjoy the other club facilities. Strict sanitation rules and routines are scrupulously observed.

You are cordially invited to inspect our rooms and our kitchen and dining facilities. There is no obligation at any time. It will be our sincere pleasure to show you around the Normandie.

Elevators

There are two passenger elevators which will be operated by hotel personnel 24 hours a day. Elevators will lead directly to the dining room providing convenient access at all times for Normandie Club members. This is especially comforting in cold, icy weather when our members will be able to partake of meals in their own warm Normandie dining room and not compelled to chance a dangerous walk on icy pavements to outside restaurants in severe weather conditions.

Recreation

The Normandie has arranged to acquire several adjoining buildings, and plans are now in the making for removing them to provide space for the creation of gardens, patios, and outdoor recreational areas.

TV, library, and reading rooms, and other indoor recreational facilities and areas are soon to be at the disposal of our members. Bingo, checkers, chess, community song fests, home talent shows, shuffleboards, square dances, and many other forms of entertainment will be enjoyed regularly by Normandie guests.

Free movies will be shown every Saturday night.

A coffee shop for odd-time snacks and sundries is being designed and should be in operation in a matter of months.

Payments to be made upon admission

There are no entrance fees or other compulsory or hidden charges.

All that is required is a payment in advance to cover room and board for 1 month and a security deposit of \$75 to guarantee a full year's occupancy and payment for any damage to club property. This \$75 security deposit is returnable if no default has occurred when a member leaves the hotel. In some instances, this \$75 security deposit may be paid in three monthly installments of \$25 each. The rates include all membership dues and club assessments.

The rates on an annual basis range from \$78 a month (\$18 a week) to \$170 per month which includes three meals daily, club dues, membership fees, and all utilities. Room phone service is available at \$2 per month for a private room and \$1 for each member in a double room. Outgoing calls are charged at 11 cents each; no charge for incoming calls. Meals are the same for all. The only difference is the size, location, and number of persons occupying the room and using the bath. Complete rate details are available in the Normandie application blank enclosed with this letter. Thus, retired persons receiving incomes of less than \$1,000 a year can now live in comparative luxury at the Normandie and still have some spending money left.

Trial periods invited

Persons interested in becoming members of the Normandie Club are cordially welcome to try a month or more of the Normandie plan at the regular annual rates plus \$25 per person for each trial month. If applicant becomes an annual member, the additional \$25 paid will be credited to the member's next monthly rental.

Opportunities for reduced rates

Opportunities for earning part of the rates are available to members who desire some activity. No one is required to do any work other than keeping his or her own room clean and tidy. All assistance is strictly voluntary. Some of the activities include running elevators, waiting on tables, doing reception work at the desk, gardening, supervising library and TV rooms, hosting bingo games, dances, etc., and other cooperative endeavors.

MEMBERSHIP APPLICATION

Normandie Retirement Club, 36th and Chestnut Streets, Philadelphia, Pa.

THE MIRACLE ON 36TH STREET

Date.....
 Name (please print)..... Date of arrival.....
 Address.....

Indicate type of accommodation desired in block next to rate:

	<i>Monthly rates¹</i>	<i>(annual basis)</i>
Two in room, twin beds, bath in hall, per person.....	()	\$85
Two in room, twin beds, connecting bath, per person.....	()	95
Two in room, twin beds, private bath, per person.....	()	100
Two in room (large), twin beds, private bath, per person.....	()	108
Private room, for 1, bath in hall.....	()	120
Private room (large), for 1, bath in hall.....	()	130
Private room, for 1, connecting bath.....	()	135
Private room (large), for 1, connecting bath.....	()	140
Private room (small), for 1, private bath.....	()	150
Private room (large), for 1, private bath.....	()	160
Private room (choice), for 1, private bath.....	()	170

¹ Add 4 percent sale tax for first month only and \$1.56 sales tax per month thereafter.

ALL RATES INCLUDE THREE NUTRITIOUS, WELL-BALANCED MEALS DAILY, AND ARE PAYABLE IN ADVANCE

For membership reservation, subject to interview and confirmation, please fill out application and return together with check or money order payable to Normandie, Inc., for \$25 per person, which will be credited to your first month's rent. If application is not confirmed, \$25 deposit will be returned.

Guests check in on annual basis and are required to pay 1 month's rent in advance and \$75 security deposit, which will be returned only when guest leaves the hotel after any yearly term, and if there has been no damage caused by guest. There will be no refunds for any reason, including missing meals, failure to accept reservations, absence at any time, leaving before end of terms, etc.

If requested by the Normandie, a medical certificate and references will be required.

Monthly trial periods may be arranged at the above rates plus \$25 additional per person for each trial month. If guest signs up for a year, the \$25 extra payment or payments will be credited on the next month's rent. If guest signs for a year and leaves for any reason before the year ends, guest loses only the \$75 security deposit, and there is no other obligation.

By acceptance of the first month's rent and security deposit, Normandie Retirement Club agrees to furnish the accommodation chosen above, and this application shall then become a binding agreement.

Signed

We look forward to welcoming you as a member of our club.

[From the Sunday Bulletin, Philadelphia, Pa., Nov. 9, 1958]

NORMANDIE HOTEL FLOURISHES AS A MODERN-AGE RETIREMENT CLUB HEADQUARTERS

(By Jean Barrett of the Bulletin staff)

How can a profitmaking organization provide board and room, including towels and linens, in attractive surroundings, with elevator service and recreational facilities at a minimum rate of \$78 a month on an annual basis?

On such a low budget, is it possible to serve each guest three meals a day that are appetizing as well as nutritious and well balanced?

These questions, with many others, were asked yesterday of Leonard R. Silver, president of the Normandie Hotel Retirement Club, the organization which took over the seven-story hotel at 36th and Chestnut Streets a month ago under the Normandie plan for retired people.

PLAN PIONEERED BY LAWYER

Silver, a Philadelphia lawyer who pioneered the program of hotel living at low rates, provided answer to the inquiries on an actuarial basis.

At the outset, Silver made it clear that the rate schedules are made possible by eliminating many of the services that add substantially to the cost of commercial hotel accommodations.

All guests are required to keep their own rooms clean and fresh lines are distributed once a week.

Except for the kitchen staff, elevator operators, and certain administrative posts, all the help required to operate the establishment is recruited from the guests, themselves, on a part-time basis.

GUESTS' WORK CUT RATES

No one is required to work. But any guest, able and willing to do a specific job, will be given the assignment. His "wages" will be deducted from the amount he pays for his accommodations. And if the work he performs rates higher returns he will be paid a small salary in addition to his maintenance.

Room clerks, telephone operators, office personnel, waitresses will all be drawn from the membership rolls of the club when the hotel is running at full capacity.

On the question of providing good food at low cost, Silver called on his "star" witness. He is Lester Kramer, a charter member of the club, who retired after 50 years as a hotel and meat man for a national hotel chain.

STREAMLINED MODERN KITCHEN

Kramer is the steward and he buys directly from the packinghouses. The streamlined modern kitchens were designed for wholesale buying and the giant freezers allow ample space to store foods bought at advantageous prices.

There is only one menu each day. The no-choice rule, Kramer points out, is absolutely necessary in keeping costs down. Preparing an exact number of meals for a known number of guests is infinitely more economical, says Kramer, than offering a number of different dishes to an anticipated number of customers.

All guests—or club members, as they are known—receive the same food. Only in the room accommodations is there any distinction.

RATES \$78 TO \$170 A MONTH

The rates on an annual basis range from \$78 a month to \$170 a month. The difference lies in the size, location, and number of persons occupying the room and using the bath.

The rooms in the minimum brackets of \$78 and \$85 a month vary in location. Both are for two persons, with twin beds, and the use of a bath in the hall. At \$95 each, two share a room with twin beds with a connecting bath to another double room. And so on.

The highest rate is for a private room in a choice location with private bath, at \$170 a month.

The management stresses that the Normandie is not an institution or old-age home. It is a hotel club primarily for retired people. There are no restrictions, regulations, hours, or compulsory chores. Members may come and go and do as they please, entertain relatives and friends at any time.

ROOMS COMPLETELY FURNISHED

All the hotel rooms are completely furnished, with blankets, bedspreads, curtains, and other necessities supplied, but if any member wishes to furnish his own room, he is free to do so.

The rooms are surprisingly large in the light of modern hotel room floor space. Built more than 50 years ago, the designers were generous in allowing for spacious rooms, many with great bay windows, and all with enormous closets.

Some of these walk-in recesses have built-in shelving and any one of them could be readily used as a separate dressing room.

Presently, some 45 members are installed in the Normandie but, by the end of the year, it is expected that the hotel will operate at its full capacity of 350 guests.

RECREATION FACILITIES ON WAY

Recreation facilities are not yet complete. However, the television room, with comfortable chairs, is in use and the shelves in the small library are filling up. For the present, the newly decorated dining room is being used for evenings of card games and bingo, but a recreation room will soon be completed in the basement for entertainment and dancing.

The Normandie Club is nonsectarian and couples, single men and single women, are all eligible. There are no age limits. Persons having outside employment are welcome. The basic requirement for all is that they must be medically sound, free of communicable disease, fully mobile, and able to take care of their own physical needs.

(Whereupon, at 3 p.m., the hearing was adjourned.)

