

THE STATISTICAL SURVEY OF THE MASSACHUSETTS
COMMISSION INVESTIGATING THE QUESTION
OF OLD AGE PENSIONS

BY

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In recent years there has been a strong movement in several states looking toward the establishment of an old age pension law for the general population. Montana, Nevada, and Pennsylvania in 1923, and Wisconsin in 1925, passed such laws. In 1923 in the Massachusetts legislature there was a strong attempt made to pass an old age pension bill, and in order to determine how much such a law would cost, the legislature provided for the creation of a special commission to consider the problem and to estimate the cost. Former insurance commissioner Frank H. Hardison was chairman of this commission. The other members were Professor A. A. Young, Chairman of the Department of Economics at Harvard University, Mrs. William G. Dwight of Holyoke, Mr. C. J. Mahoney of Boston, and Mr. Royal Robbins of Brookline. The report was submitted Nov. 2, 1925.

The Wisconsin law of 1925 authorizes the counties to pay old age pensions to citizens of fifteen years' residence in the state, who have attained the age of seventy years. Persons who have property, either singly or with spouses, to the extent of \$3000 are ineligible. The amount of pension depends upon the income from other sources, but is limited to an amount sufficient to make the total income of the applicant \$1 a day. The Montana Act is somewhat similar, the main difference being that the maximum pension is \$25 per month. The Nevada Law of 1923 contained an age limit of 60 years which was raised to 65 years in the 1925 Nevada Act. The only other state passing an old age pension bill was Pennsylvania in 1923. This law was declared unconstitutional.

As bills before the Massachusetts legislature for many years have contained an age limit of 65, the Massachusetts Commission decided to secure facts concerning persons who had attained that age and arranged for the interviewing by field agents of about 10 per cent. of the residents who were not dependent on organized charity. This group has come to be known in old age pension investigations as "the non-dependent aged", although it should be understood that many in this group are aided by

children, relatives or friends. The Commission secured information about the persons 65 years of age and over aided by charity, which included 4123 almshouse inmates, 3791 recipients of public outdoor relief from public officials, 1471 recipients of outdoor relief from private charitable societies, and 2921 residents of private benevolent homes for the aged. The information about recipients of charity was secured for the year ending March 31, 1924, as the overseers of the poor by general law are required to report the names of persons aided to the State Department of Public Welfare for the year ending March 31. The Commission secured card forms for over 12,300 persons aided by charity.

Through field agents, the Commission secured information for about 19,000 persons (this figure includes some spouses under 65 years of age) who were not aided by charity, so that the total number of card schedules received exceeded 31,000.

The Commission found early in its investigation that of the estimated population 65 years of age and over, numbering 225,000, approximately 190,000 were not public military or civil pensioners* nor did they receive support from public or private organized charity. About 9 per cent. of these non-dependent aged persons were interviewed by field agents. The preparation of card forms and the selection of towns and cities in which interviews were to be made, presented an interesting problem, particularly as the Commission's plan was to interview a much larger number of persons than had ever been done in any previous investigation in any one country or state. The plan in previous investigations such as were made in Massachusetts in 1907-10 and in Ohio and Pennsylvania in 1918, had been to interview only the middle or poorer classes. The Massachusetts Commission, however, desired to have full information which would be representative of the entire aged population of the state in order that a more complete estimate of the possible number of old age pensioners could be made, and accordingly arranged to interview nearly 20,000 persons 65 years of age and over in 10 cities and 23 towns, widely scattered. All

*The military pensioners were mostly Civil War veterans and their widows. Public pensioners with pensions of \$360 or over were considered ineligible to receive old age pensions and they were not included with the non-dependent aged.

persons 65 years of age and over listed by the assessors who could be located, even at the expense of repeated calls, were interviewed in the cities of Salem, Pittsfield, and Woburn and in the towns canvassed. Salem is the first city where such a thorough canvass of aged persons was ever made. The cities of Worcester, Fall River, Brockton, Lowell, and Springfield contained too many aged persons to make it possible for the Commission to interview every one, so in the cities of Lowell, Fall River, and Worcester, every fifth name on the assessors' list was checked for interviewing, and in Brockton every third name. In Springfield two wards said by city officials to be representative of the entire city, were canvassed. In Gloucester about one-half the wards of the city were covered. Boston, with its 26 wards and an aged population of 33,000, presented a problem. The field work of the Commission was first started in Boston and a few precincts supposed to be representative were first selected for the purpose of trying out card forms. In the other wards the precinct for interviewing was determined by lot. At least one precinct in each of the 26 wards was canvassed.

The 23 towns selected for interviewing were determined, having in mind geographical location, the industries, and size. The towns ranged in population from Florida, with 298 souls of all ages in its borders, to Arlington with a population of over 18,000 of all ages. About 10 per cent. of the population in each county was interviewed, the only county in which interviews were not made being the Island of Nantucket.

The names and ages of persons were secured from the printed or typewritten lists which the local assessors are required by general law to prepare each year, giving the names and ages of males and females 20 years of age and over. In addition, field agents in cities and towns where the entire aged population was to be interviewed, were asked to make inquiries in order to secure the names of persons who had been overlooked by the assessors. Most of the interviewing was performed in the late winter and spring of 1924. Space forbids a discussion of the drafting of card forms, the selection of field agents, and their instructions, but if any member of the Society should be faced with a similar problem in the future, the writer of this article would be pleased to give information secured in this regard which was based on actual experience.

While conditions varied from city to city and from town to town and the complete returns did not always bear out preconceived ideas, the Commission found that on the whole there was a considerable amount of stability in the figures, and that weighting them on any reasonable basis would not materially affect the total percentages. Consequently figures were combined without any weighting. The statistical tables prepared by the Commission give information which will be of assistance in computing the probable cost of an old age pension law.

The first statistical table in the Commission's report shows the composition of the aged population and shows very clearly that about five-sixths of the aged people are neither public pensioners nor recipients of organized charity.

TABLE I
AGED POPULATION OF MASSACHUSETTS. 1924

Class	Persons 65 Years of Age and Over		Persons 70 Years of Age and Over	
	Number	Per cent.	Number	Per cent.
Estimated Population—Total¹	225,000	100.0	133,000	100.0
<i>Public Pensioners:</i>				
United States military pensioners ²	15,000	6.7	13,500	10.2
Federal, state, county, city and town civil pensioners ²	3,000	1.3	2,100	1.6
<i>Persons Aided by Organized charity:</i>				
Almshouse inmates.....	4,123	1.8	2,740	2.1
Aided by public charity in outdoor relief.....	3,791	1.7	2,655	2.0
Aided by private organized charity in outdoor relief (cases reported).....	1,471	.7	1,119	.8
Residents of private homes for the aged.....	2,921	1.3	2,492	1.9
Other recipients of relief.....	1,800	.8	1,250	.9
<i>Persons under custodial care:</i>				
In prisons, jails, etc.....	250	.1	90	.1
In state institutions for insane	2,750	1.2	1,660	1.2
<i>Persons not supported by public funds or by private organized charity (non-dependent aged)³</i>	189,894⁴	84.4	105,394	79.2

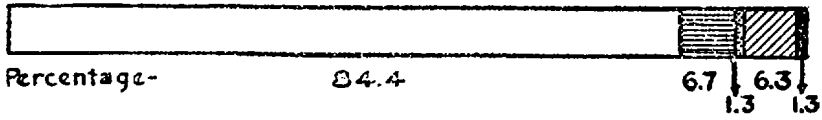
1. In this and following tables totals are placed at the top, following the practice of the Federal Bureau of the Census.

2. Including only those with pensions of \$360 or over.

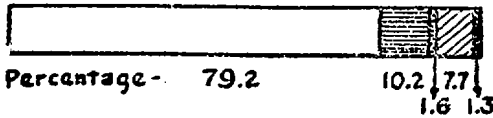
3. The large size of the non-dependent aged group, contrasted with the groups now receiving pensions, charity, or custodial care, is clearly evident from the chart on the following page.

4. The last 3 digits of this figure have no particular significance. They might have been rounded off, but were retained so that certain totals in the report would agree.

CHART I. GRAPHIC PRESENTATION OF TABLE I (PAGE 100)
 COMPOSITION OF AGED POPULATION OF MASSACHUSETTS
 PERSONS 65 YEARS OF AGE AND OVER



PERSONS 70 YEARS OF AGE AND OVER



LEGEND

- Non-dependent aged
- Military pensioners
- Civil pensioners
- Persons aided by charity
- Persons in custodial care

As the amount of old age pensions depends upon the financial condition of applicants, the Commission made a special effort to secure accurate information about the financial condition of persons 65 years of age and over. When the Commission's interviewing was first begun, it was not decided where the line of property qualification would be drawn, but all members of the Commission agreed that persons who possessed, either singly or with their spouses, property to the value of \$5000 or over were not in immediate need of old age pensions. Consequently very little detailed information was secured about these persons who were beyond any means qualification. The Commission's investigation, as will be noted from a reference to Tables II and III following, show that more than 40 per cent. of persons 65 years of age and over possessed \$5000 or more, either singly or with spouses. On the other hand, about one-sixth of the persons 65 years of age and over, and about one-fifth of those 70 years of age and over have no incomes—income including earnings, interest on investments, etc., and not including aid or gifts from children or others.

TABLE II
FINANCIAL CONDITION

Financial Condition of Persons Interviewed, 65 Years of Age and Over and 70 Years of Age and Over, not in Receipt of Public Pensions of \$360 or Over, or of Organized Charity.

Annual Income (including for married persons, income of spouse) ¹	Persons Interviewed			
	65 Years of Age and Over		70 Years of Age and Over	
	Number	Percent.	Number	Percent.
Total Interviewed²	17,357	100.0	9,773	100.0
Possessing property of \$5000 or more (including for married persons, property of spouse) Not reported ³	7,078	40.8	3,960	40.5
\$1000 and over	2,536	14.6	895	9.1
\$700-\$999	1,072	6.2	477	4.9
\$600-\$699	399	2.3	210	2.1
Not possessing property of \$5000 or more, either singly or with spouse.....	391	2.2	211	2.2
\$500-\$599	263	1.5	144	1.5
\$400-\$499				
\$300-\$399	340	2.0	204	2.1
\$200-\$299	503	2.9	333	3.4
\$100-\$199	749	4.3	534	5.5
Under \$100	1,114	6.4	793	8.1
No income	2,912	16.8	2,012	20.6

1. Both members of a married couple are placed in same financial group, if both are over 65 years of age. No person under 65 years of age is included.

2. Not including 63 persons interviewed who refused to state the amount of their income.

3. Income not reported because of possessing \$5000 or more property, and therefore considered ineligible for old age pensions.

The Commission's investigation disclosed a very striking fact, namely, that the percentage of persons having property was approximately the same for the age groups 65-69, 70-74, and 75 and over, as will be noted from a reference to Table III. On the other hand, while 11.9 per cent. of persons 65 to 69 years of age had no income, 16.4 per cent. of those between the ages of 70 and 74, and 25.2 per cent. of those 75 years of age and over had no income.

In Tables II and III, both members of a married couple are placed in the same financial group, if both are 65 years of age and over. None of the tables contain information about persons under 65 years of age.

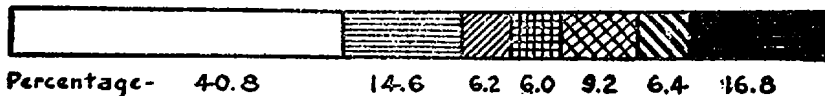
In Table IV the persons interviewed are classified according to individual incomes taking the means of a member of a married couple at one-half the total means of the couple. This

CHART 2. GRAPHIC PRESENTATION OF TABLE II (PAGE 102)
 FINANCIAL CONDITION OF PERSONS INTERVIEWED
 (PERCENTAGE DISTRIBUTION)

Possessing Property
 of \$5,000 or More.

Annual Income of Those Not Possessing
 Property of \$5,000 or More.

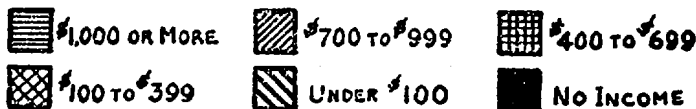
PERSONS 65 YEARS OF AGE AND OVER



PERSONS 70 YEARS OF AGE AND OVER



LEGEND OF INCOMES



has been the procedure under old age pension acts in Great Britain and elsewhere. On this basis, 32.8 per cent. of the non-dependent people interviewed have individual incomes of less than \$300 and 36.8 per cent. have incomes of less than \$400, for persons 65 years of age and over. Of those 70 years of age and over, 39.9 per cent. have individual incomes of less than \$300, and 43.6 per cent. have incomes of less than \$400. These figures show that a considerable number of the non-dependent aged population would be eligible to old age pensions with a means limit of either \$300 or \$365 or \$400, so far as income qualifications are concerned. The number of pensioners, however, would be reduced by the ordinary requirements of pension laws respecting citizenship, residence in the state a certain specified time, ability of children to support, and possession of property in excess of a certain limit, such as, for example, the \$3000 limit in the laws of other American states. It was found that some persons with small incomes possessed property worth between \$3000 and \$5000.

TABLE III
FINANCIAL CONDITION, BY AGE GROUPS
Financial Condition of Persons Interviewed not in Receipt of Public Pensions of \$360 or over or of Organized Charity, by Age Groups.

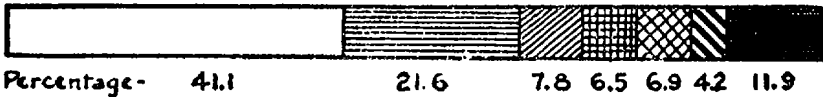
Annual Income (including for married persons, income of spouse) ¹	Persons Interviewed						
	65-69 Years		70-74 Years		75 Years and Over		
	Number	Per cent.	Number	Per cent.	Number	Per cent.	
Total Interviewed².....	7,584	100.0	5,125	100.0	4,648	100.0	
Possessing property of \$5000 or more (including for married persons, property of spouse) Not reported ³	3,118	41.1	2,102	41.0	1,858	40.0	
{ \$1000 and over	1,641	21.6	641	12.5	254	5.5	
{ \$700-\$999	595	7.8	333	6.5	144	3.1	
{ \$600-\$699	189	2.5	140	2.7	70	1.5	
Not possessing property of \$5000 or more, either singly or with spouse.....	\$500-\$599	180	2.4	132	2.6	79	1.7
{ \$400-\$499	119	1.6	78	1.5	66	1.4	
{ \$300-\$399	136	1.8	115	2.2	89	1.9	
{ \$200-\$299	170	2.3	161	3.2	172	3.7	
{ \$100-\$199	215	2.8	223	4.4	311	6.7	
{ Under \$100	321	4.2	359	7.0	434	9.3	
{ No income	900	11.9	841	16.4	1,171	25.2	

1. Both members of a married couple are placed in same financial group, if both are over 65 years of age. No person under 65 years of age is included.
2. Not including 63 persons interviewed who refused to state the amount of their income.
3. Income not reported because of possessing \$5000 or more property, and therefore considered ineligible for old age pensions.

CHART 3. GRAPHIC PRESENTATION OF TABLE III (PAGE 104)
 FINANCIAL CONDITION OF PERSONS INTERVIEWED—By AGE GROUPS
 (PERCENTAGE DISTRIBUTION)

Possessing Property of \$5,000 or More | Annual Income of Those Not Possessing Property of \$5,000 or More

PERSONS 65-69 YEARS OF AGE



PERSONS 70-74 YEARS OF AGE



PERSONS 75 YEARS OF AGE AND OVER



LEGEND OF INCOMES

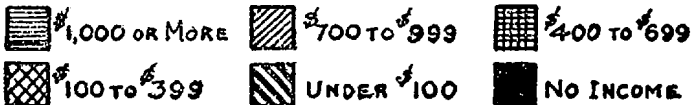


TABLE IV
FINANCIAL CONDITION—ALLOWING EACH MEMBER OF MARRIED COUPLE
ONE-HALF OF JOINT INCOME

Financial Condition of Persons Interviewed, 65 Years of Age and Over not in Receipt of Public Pensions of \$360 or Over or of Organized Charity, assigning One-half the Joint Income to Each Married Person

Annual Income (assigning one-half of joint income to each married person)	Persons Interviewed				
	65 Years of Age and Over		70 Years of Age and Over		
	Number	Percent	Number	Percent	
Total Interviewed¹	17,357	100.0	9,773	100.0	
Possessing property of \$5,000 or more (including, for married persons, property of spouse) Not reported ²	7,078	40.8	3,960	40.5	
Not possessing property of \$5000 or more, either singly or with spouse	\$500 and over	3,233	18.6	1,244	12.7
	\$400-\$499	656	3.8	309	3.2
	\$300-\$399	702	4.0	365	3.7
	\$200-\$299	590	3.4	349	3.6
	\$100-\$199	805	4.6	562	5.8
	Under \$100	1,381	8.0	972	9.9
No income	2,912	16.8	2,012	20.6	

1. Not including 63 persons interviewed who refused to state the amount of their income.

2. Income not reported because of possessing \$5,000 or more property, and therefore considered ineligible for old age pensions.

Table V, following, shows the amount of property owned by persons interviewed who were 65 years of age and over.

TABLE V
PROPERTY OWNED

Persons Interviewed 65 Years of Age and Over Not in Receipt of Public Pensions of \$360 or over or of Organized Charity, Classified According to Property Owned, Including for Married Persons, Property of Spouse

Property Owned	Total		Residents of Cities		Residents of Towns	
	Number	Per cent.	Number	Per cent.	Number	Per cent.
Persons Interviewed	17,420	100.0	13,040	100.0	4,380	100.0
\$5000 or over	7,078	40.6	5,153	39.4	1,925	44.0
\$4000-\$4999	654	3.8	431	3.3	223	5.1
\$3000-\$3999	724	4.1	435	3.3	289	6.6
\$2000-\$2999	918	5.3	593	4.6	325	7.4
\$1000-\$1999	1,032	5.9	727	5.6	305	6.9
Under \$1000	1,545	8.9	1,131	8.7	414	9.4
No property	5,371	30.8	4,493	34.5	878	20.1
Not stated	98	.6	77	.6	21	.5

The Commission tabulated the information it received according to the conjugal condition of persons interviewed, and found that the condition of married persons was better than that of either single or widowed women, or single or widowed men. The Commission tabulated the sources of support of persons who had less than \$1000 annual income, classifying them by income groups. As would be expected, it was found that as the incomes decreased, the percentage of those who were self-supporting decreased and the percentage of those who were partially or entirely supported by others increased.

Of 7743 persons interviewed who had property of less than \$5000 and individual or joint incomes of less than \$1000, it was found that 2696, or 34.8 per cent., were self-supporting, 1071 of these persons being supported by earnings only, 397 by savings only, 904 by earnings and savings, and 324 by industrial pensions, annuities and miscellaneous sources of support. Of the 5047 persons partially or entirely supported by others, 4241 received their support from children, 686 from relatives and 120 from friends.

The Commission made a rather thorough inquiry into the resources of persons who had less than \$5000 property and less than \$1000 income, and among other matters secured information about the amount of life insurance carried by these persons. Table VI following, shows that nearly two-thirds carried no life insurance and most of the remainder had industrial policies.

Inquiry was made as to the age at which earning power became impaired or lost. The answers to this inquiry indicated that the average age at which impairment of earning power occurred was 65, and the average age at which loss of earning power occurred was 68 or 69, for those who answered this question.

Because old age pensions are payable only to citizens, an inquiry was made as to the citizenship of persons aided, and this information was tabulated by income groups. It will be noted that the greatest percentage of not-naturalized persons was in the group with no income.

An inquiry was made as to the length of residence in Massachusetts and it was found that 4 per cent. of the citizens interviewed had lived in Massachusetts less than fifteen years, 1.5 per cent. between fifteen and nineteen years, 2.2 per cent. between twenty

TABLE VI
LIFE INSURANCE

Persons Interviewed 65 Years of Age and Over, with Less than \$5000 Property and Less than \$1000 Income, not in Receipt of Public Pensions of \$360 or Over or of Organized Charity, classified by Amount of Life Insurance in Force, and by Age Groups

Amount of Life Insurance	AGE GROUPS							
	65 and Over		65-69 Years		70-74 Years		75 Years of Age and Over	
	Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.
Total Interviewed.....	7,806	100.0	2,844	100.0	2,404	100.0	2,558	100.0
\$2000 and over.....	51	.7	14	.5	21	.9	16	.6
\$1000 but under \$2000.....	250	3.2	109	3.8	83	3.5	58	2.3
\$500 but under \$1000.....	380	4.9	194	6.8	110	4.6	76	3.0
\$200 but under \$500.....	1,116	14.3	519	18.2	350	14.6	247	9.6
\$100 but under \$200.....	816	10.5	311	10.9	288	12.0	217	8.5
Under \$100.....	72	.9	28	1.0	24	1.0	20	.8
None.....	4,994	63.9	1,632	57.5	1,500	62.3	1,862	72.8
Not stated.....	127	1.6	37	1.3	28	1.1	62	2.4

TABLE VII
NATIVITY AND POLITICAL STATUS

Persons Interviewed 65 Years of Age and Over with less than \$5000 Property and less than \$1000 Income, not in Receipt of Public Pensions of \$360 or Over, or of Organized Charity, classified by Amount of Annual Income, Birthplace and Political Status

Annual Income ¹	Native Born				Foreign Born			
	TOTAL	Total	Born in Mass.	Born in other states	Total	Naturalized	Not naturalized	Per cent. not naturalized ²
Persons with Incomes Under \$1000, Total	7,806	3,893	2,669	1,224	3,913	2,267	1,646	21.1
\$700-\$999.....	1,072	572	389	183	500	329	171	16.0
\$600-\$699.....	399	230	163	67	169	95	74	18.5
\$500-\$599.....	391	224	167	57	167	107	60	15.3
\$400-\$499.....	263	148	110	38	115	72	43	16.3
\$300-\$399.....	340	205	149	56	135	89	46	13.5
\$200-\$299.....	503	252	189	63	251	173	78	15.5
\$100-\$199.....	749	415	294	121	334	231	103	13.8
Under \$100.....	1,114	620	433	187	494	293	201	18.0
No income.....	2,912	1,184	745	439	1,728	865	863	29.6
Not stated.....	63	43	30	13	20	13	7	11.1

1. Joint income in case of married couples. Both members of a married couple, if 65 years of age or over, have been placed in same income group.

2. By income groups. Percentage shown of total interviewed in income group.

and twenty-four years, and 92.3 per cent. had resided in the state twenty-five years or more.

It was found that 77 per cent. of the persons interviewed who had less than \$5000 property and less than \$1000 income had children living, and only 23 per cent. were without living children. This is in marked contrast to the information collected concerning recipients of charity, for it was found that nearly 57 per cent. of the aged recipients of outdoor relief, and nearly 71 per cent. of the aged almshouse inmates had no children living

Miss. Helen F. Smith of the statistical staff of the Commission computed the number of children living of 100 average persons of the following groups.

100 non-dependent aged persons have on the average 260 children living.

100 recipients of outdoor relief have on the average 100 children living.

100 almshouse inmates have on the average 62 children living.

100 residents of private homes for the aged have on the average 57 children living.

The Commission found that nearly all of the private homes for the aged were filled to capacity and that most of them refused to admit applicants with children who could support them.

The Commission interrogated the aged people not dependent on charity to ascertain if their children were able to support them in case of need, and this information was classified by the number of children living, as will be noted from Table VIII. As would be expected, the ability of children to support in full increased with the number of children living. A person with five or more children living is in slight danger of having to go to the almshouse in old age. Theodore Roosevelt was right. A large family of children is a great advantage. Among other things, it helps to keep one out of the poorhouse.

The Commission secured information about the number in the families of these aged persons and found that nearly 90 per cent. lived either alone or in families of less than six members.

The Commission secured detailed information concerning the almshouse inmates 65 years of age and over in order to ascertain how many could leave these institutions and live on an old age

TABLE VIII
EXTENT CHILDREN CAN AID

Persons Interviewed 65 Years of Age and Over with less than \$5000 Property and less than \$1000 Income, not in Receipt of Public Pensions of \$360 or Over or of Organized Charity, classified by Number of Children living 18 Years of Age and over, and Extent Children can support them if Necessary

	TOTAL		Extent Children Can Aid								Not Stated	
			Full		Full, with difficulty		Partial		None			
	Number	Percent	Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.
TOTAL	7,806	100.0	5,050	64.7	58	.7	474	6.2	2,200	28.2	24	.2
Persons having:												
1 child.....	1,258	100.0	879	69.8	26	2.2	146	11.5	198	15.7	9	.8
2.....	1,157	100.0	991	85.7	10	.9	84	7.3	65	5.5	7	.6
3.....	1,010	100.0	861	85.2	9	.9	85	8.4	52	5.2	3	.3
4.....	812	100.0	719	88.6	4	.5	58	7.1	30	3.7	1	.1
5.....	604	100.0	528	87.5	5	.8	44	7.3	24	4.0	3	.4
Over 5.....	1,152	100.0	1,072	93.0	4	.4	57	4.9	18	1.6	1	.1
None.....	1,813 ¹	..	..	..	..	..	..	..	1813	..	..	..

1. Includes 885 single persons.

pension. It was found that a very large number of inmates were in poor health and were in these institutions because of the need of medical or hospital care. Massachusetts almshouses are becoming infirmaries to a great extent. The card schedules were carefully examined to ascertain how many inmates would qualify for old age pensions. After deducting those ineligible because of lack of citizenship, or because of less than fifteen years' residence in the state, and deducting those whose physical condition made it impossible for them to live outside on a pension of no more than \$7 a week, it was found that as a maximum number, only 31 per cent. of the inmates 65 years of age and over, and only 25 per cent. of those 70 years of age and over, could leave these institutions and live on a pension. Because aged inmates are only a portion of the total inmates of almshouses, only a small part of the cost of maintaining almshouses would be saved by the passage of an old age pension act.

The Commission collected information concerning 3361 recipients of public outdoor relief, 430 recipients of both public and private outdoor relief, and 1471 recipients of private outdoor relief, in order to determine the number of old age pensioners.

As the old age pension laws of other states provide that pensions shall not be given to persons with children able to support them, inquiry was made as to the amount that children of these recipients of outdoor relief could aid their aged parents. It was found that the children of these recipients were not able or had not been forced to do very much for their parents and that the cost of old age pensions to these charity cases would be reduced only 10 or 15 per cent. by a provision of a pension act taking into account the ability of children to support.

The Commission made a study of the 2921 residents of the 107 private benevolent homes for the aged in Massachusetts, to determine the condition of these persons, and the number of possible old age pensioners. The Commission estimated the number aided by miscellaneous sources, such as churches, trust funds, hospitals for incurables, and the aged blind persons aided by the Division of the Blind. An investigation made in 1915 in connection with the State Census showed that comparatively few aged persons received aid from these sources.

The report shows the amounts expended by public and private

charity in outdoor relief for the benefit of aged persons, and estimates the probable reduction in these expenses if an old age pension act should be passed. In view of the fact that most of the persons who would be entitled to benefits under an old age pension act are not now in receipt of aid from organized charity, the amount of saving in charity through the establishment of a pension system would be only about 10 per cent. of the cost of an old age pension plan.

The Commission's report contains chapters on the cost of aid and relief under existing laws, and possible sources of revenue for payment of old age pensions. The cost of various types of old age pension laws has been computed. Appendices to the report furnish information concerning industrial pension plans, pensions for clergymen, pensions for members of labor unions, pension laws in foreign countries, pension laws in American states, and a description of the present plans of life insurance companies, and of the Massachusetts system of Savings Bank Life Insurance for providing funds for old age.

The report contains more than seventy statistical tables. The Commission has endeavored to furnish the legislature with full information relating to old age pension, and trustworthy data from which the cost of various types of old age pension acts can be calculated. The report has been filed and it is expected that the printing will be completed about November 30th and copies made available for distribution.