

OLD-AGE PENSIONS

(Written especially for the Maryland Suffrage News.)

By HON. M. CLYDE KELLY of Pennsylvania.

"It is not a measure of charity; it is a measure of justice. It is a legislation inspired by the spirit of humanity—yes—but also by economy and good business judgment, for it works good to all and evil to none. It is a legislation which will assuage misery and reduce agony, bringing peace and comfort to those who need it most and have earned it best. It is a legislation to protect the weak and needy, not by an appeal to pity, but by an appeal to right and justice. It is a legislation which aims to carry out that fundamental purpose for which this Government was founded—the promotion of the common welfare. This law will abolish the crime of old age and will give to accumulated years of faithfulness the due tribute of respect and support. It will be a glimpse of heaven's light for that innumerable company of aged persons whose daily bread is a gift from strange hands. Hundreds of them have written to me regarding it, and the little stories from real life are more pathetic than any tragedy ever enacted by mimic characters upon a stage. This legislation will put hope into the hearts of such as these—the ones who cower in the terror of poverty in old age. It will inspire those of younger years who fear the coming of the terror. It will give them a new love of country and make the Nation one wherein duties are regarded as well as rights, obligations as well as interest, welfare as well as warfare."

One of the greatest problems confronting this nation today is that of old-age dependency. It is distinctly a modern problem, born of our present industrial system. In other times the wornout worker was provided for by the master with whom he had labored as a friend rather than as a servant. But the era of gigantic factories, with the impersonal relation of employer and employe and the shifting of employment, changed the conditions and brought this problem of old-age dependency, which has become more pressing with every year.

The poorhouses and charitable institutions of this country are today crowded with aged men and women who performed splendid service until the weakness of age overtook them. Still others of these unfortunates beg on the streets. Others sell trifling articles or do anything they may to prevent the bitter stigma of the poorhouse being placed upon them.

Year by year national legislation has had an increasing trend toward dealing with questions which affect the entire social life of the people. Government has long recognized its duty toward the child by declaring that the opportunity of free education must be given to every child within the borders of the nation. Having recognized its duty toward those at the threshold of life, government must recognize also those at the other extremity, those whose departure cannot long be postponed.

Only recently has the subject been given the attention it deserves, a fact which in itself is a crying condemnation. Statistics are difficult to secure, and I believe that I have perused all the figures compiled on the question in this country. The nation has never considered it, and the State of Massachusetts is the only State that has really made a methodical investigation of the subject.

Only Six Per Cent. of Aged Paupers Owe Their Condition to Their Own Folly.

The vast majority of the aged dependents in this country are dependent because of circumstances over which they had and could have no control. The Massachusetts report shows that 60 per cent. of the aged paupers who once owned property came to want because of sickness, accident, and so forth; 25 per cent. because of business failures, bad investments, and so forth, and only 6 per cent. because of intemperance.

These figures are typical of the conditions in the nation, for those who have studied the conditions declare that 72 per cent. of the pauperism in this country is due to misfortune. The United States Census Bureau shows that about 20,000 fatal accidents occur every year in the industries of the country, and the non-fatal accidents have been estimated at 2,000,000 each year. Eighty per cent. of all these accidents are due to the professional risks of industry.

That means that at least 15,000 families are robbed of their breadwinner and left destitute, and that the burden of temporary disability rests upon other countless thousands each and every year.

As regards sickness, it is estimated that 3,000,000 persons are sick every day, and the United States Bureau of Labor estimates that the average laborer in America pays \$27 a year for medicine alone, without counting doctors' fees and funeral expenses, showing the enormous drain sickness makes upon the incomes of the workers of the country.

But in spite of these facts, neither the United States nor any State has thus far taken any vital step for the remedy of distressful conditions. Every other great industrial nation of civilization has devised a pension

system of some kind, voluntary or compulsory, contributory or non-contributory, based on the principle that faithful service entitled the old worker to respect and support, not charity; to justice, not pauperism.

It may be safely said, however, that this question cannot be much longer delayed. The principle has been admitted in our poor laws that those who cannot support themselves have a claim upon society for the means of existence. It is more a question of method than of principle, and before many years we will admit that no government can neglect its aged workpeople and still be just, and the government that is not just cannot be stable nor secure. I am convinced that this nation will not much longer stand for the relegating of wornout workers to the poorhouse, where "men sit and hear each other groan."

Government Must Assume Responsibility of Old-Age Dependence.

This cry of "let natural conditions work out the problem" is mockery under the conditions. A new situation has arisen, complex circumstances have taken the place of the simple conditions of a past era. The nation is a web and woof of citizenship, and a single torn thread mars the whole fabric. The interdependence of the elements in this nation makes action by a power greater than all of them imperative. Government must assume duties which were unnecessary in the past because of the development of a rapidly-changing society.

The course of legislation for many years shows how great is the field for governmental action. Providing for the public schools, penalizing the adulteration of foods, regulating hours of labor for women, prohibiting child labor, stamping out contagious diseases among animals, inspecting the work of slaughter-houses, looking after sanitary conditions, all these are eloquent witnesses to the government activities which are today universally commended, but which met with the most bitter opposition at their inception on this same ground of interference with the course of nature.

And to those who talk so glibly of the laws of nature, I would suggest that the most natural thing in the world is for people to struggle to secure justice. The history of the world is a history of mankind struggling against injustice in pursuance of an ideal implanted in its breast by Almighty God.

But other opponents of the old-age pensions declare that government should not assume the burden, since private instrumentalities will meet the need. They say that employing corporations should maintain old-age pension funds, or that labor unions, fraternal societies, retirement funds, and so forth, will solve the problem and meet the need.

The most cursory examination shows how far short they have come in coping with old-age dependency, and proves that they cannot hope to solve the problem, even if the problem were theirs to solve. They demand the impossible, and the average worker in this nation is debarred from ever taking advantage of their provisions.

But then there come other opponents of old-age pensions, and they have an entirely different viewpoint from the individualists. They recognize the great boon of an old age free from pauperism, and they are willing that the Government shall assist in that culmination. But they declare that thrift on the part of the individual must be a vital factor of the question.

The average income of 35,000,000 employes in 1910 was \$433. Omitting the agricultural pursuits and including all salaries with the wages, the average income was \$609 a year. Such figures go far to prove the contention of Robert Hunter that "not less than 10,000,000 persons are in poverty in this nation; that is, they may be able to get a bare subsistence, but they are not able to obtain those necessities which will permit them to maintain a state of physical efficiency."

So it is clear that any plan for solving this problem that includes so-called thrift, whether it be voluntary or compulsory, is impracticable, since the average laborer can save nothing—has nothing to save from. Though he work ever so hard and ever so long, he cannot make ends meet in the struggle for daily existence, and the task of laying up funds for a long-distant future is beyond his utmost endeavor.

But to those who insist upon contributions from the workers, I would suggest that as long as we have taxes upon commodities that are consumed by every family in the land, there can be no such thing as a non-contributing scheme. The workers of the nation through a long series of years have been contributing largely to the revenues of the Government, and a pension in old age is but a return of a portion of their contributions.

Then, there are objections raised to old-age pensions on the ground that it would lay an overwhelming burden of expense upon the Government and tax its resources to the uttermost.

The cost of maintaining poorhouses and benevolent institutions for persons of 65 years and over today, if transferred to the old-age pension fund, would be an act of humanity and wisdom and economy. Figuring

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