CHAPTER VII
HOMELSS OLD MEN

No class of our applicants from among the homeless seemed to be more uniformly hopeless and unhappy than the men who had passed sixty, and who realized that the doors of industrial opportunity were being closed against them and that it was only a question of a short time before they must become wholly dependent upon charity. The tendency of modern industry is to discard from its ranks younger and younger men. If chance throws them out of employment, men who have passed sixty must almost invariably resort to casual labor. It is almost equally difficult for men in their fifties to find well-paid employment, while in certain lines of work men who drop out in their forties or even in their latter thirties are not eligible for re-employment, because they have passed the fixed limits of age which prevail in those occupations. The men of these latter ages who find themselves obliged to apply for charity solely for this reason are, of course, very few in number compared with those who have passed sixty and who find the infirmities of real and not of arbitrarily fixed old age compli-
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cating their problems of employment. Many men
of sixty, however, are still quite strong and well,
and none of these, if he is self-respecting and under
the necessity for self-support, will accept the ver-
dict that he is “too old” to be of further indus-
trial value without a bitter struggle to prove the
contrary.
“I am as well able to work as I ever was. Better,
too, because I am so much more experienced than
a young fellow.”
“Experience ought to count for something. I
know there is a place for me somewhere if I can
only find it.”
“It cannot be possible that I am never going to
have steady work again. I am not old enough to
be thrown out yet. I’ll get located soon, but I’ll
have to ask for a little temporary aid.”
Pitifully often have men in the neighborhood
of sixty made such statements when applying to
the Bureau of Charities for work or for financial
aid.
The first time they apply they assure us it will
be “only a temporary matter.” They are certain
that they will soon find work and be able to repay
all that may be advanced. Later on in the struggle
come confessions of failure and discouragement
and suffering. From being usually self-supporting
and only occasionally lapsing into temporary de-
pendence they become at best only partly self-
supporting with almost continuous need for some
charitable assistance.
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TABLE VIII.—GENERAL DATA CONCERNING 132 HOMELESS OLD MEN

<table>
<thead>
<tr>
<th>A. AGES, BY GROUPS</th>
<th>B. NATIVITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>60 to 64............. 48</td>
<td>American (1 Negro) .... 68</td>
</tr>
<tr>
<td>65 to 69............. 37</td>
<td>Irish .......... 24</td>
</tr>
<tr>
<td>70 to 74............. 23</td>
<td>German .......... 15</td>
</tr>
<tr>
<td>75 to 79............. 15</td>
<td>English .......... 13</td>
</tr>
<tr>
<td>80 to 84............. 5</td>
<td>Canadian .......... 4</td>
</tr>
<tr>
<td>85 to 89............. 2</td>
<td>Scandinavian ........ 2</td>
</tr>
<tr>
<td>90 to 94............. 2</td>
<td>Italian .......... 1</td>
</tr>
<tr>
<td>Not known ................</td>
<td>Swiss .......... 1</td>
</tr>
<tr>
<td>Total .................. 132</td>
<td>Not known .......... 4</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>C. OCCUPATIONS</th>
<th>D. AMOUNT OF SELF-SUPPORT AT TIME OF APPLICATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skilled .......... 28</td>
<td>Fully self-supporting ........ 3</td>
</tr>
<tr>
<td>Partly skilled .... 18</td>
<td>Usually self-supporting but occasionally dependent .... 37</td>
</tr>
<tr>
<td>Unskilled .......... 37</td>
<td>Only partly self-supporting and in chronic need of some assistance .... 22</td>
</tr>
<tr>
<td>In professions .... 8</td>
<td>Wholly dependent .......... 62</td>
</tr>
<tr>
<td>In business .......... 13</td>
<td>On borderline .......... 3</td>
</tr>
<tr>
<td>Clerical workers and salesmen .......... 11</td>
<td>Not known how supported .......... 5</td>
</tr>
<tr>
<td>Miscellaneous .......... 1</td>
<td>Total .................. 132</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Not known ............. 16</th>
<th>Total .................. 132</th>
</tr>
</thead>
</table>

"Is tired and discouraged and says he is afraid he will have to give up and go to Dunning* soon," is an entry on one record.

"Says he is physically well but mentally weary," is another.

"Is having a hard struggle.
"Is as strong as ever, but finds it increasingly hard to get work because he looks old," this from the record of a man of sixty who had lived forty years in Chicago and who had had good work records with a number of Chicago firms.

* The Chicago Almshouse.

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"Has had so little work this winter that he has almost starved but cannot bear the thought of the poorhouse."

"Unable to find any work. Says he is penniless, friendless, and discouraged."

"Has no work yet but says he would rather starve than go to Dunning."

Such entries as these may be found on 50 per cent of the records of the old men applying to the Bureau, and these are not men who have been idle and profligate, but respectable Irish, German, or American workmen, or in some cases, business or professional men, many of whom have spent all their lives in Chicago and have contributed their fair quota to its prosperity and wealth.

While, as has been stated, the dependence of a number of men who were under sixty was unquestionably due to advancing age, I have limited the study of the old men of the thousand to the 132 who were sixty or more years old. The greater number of these were between sixty and seventy; with few exceptions, they were all still trying to earn their own support, and their appeals were first, if not solely, for work. Even of men over seventy, a few asked for employment.

In nationality, the majority of the men were American; 82 per cent were English speaking. There were very few recent immigrants in the group and comparatively few were newcomers in Chicago. At the time of their applications 42 were apparently in sound health and not handicapped by loss of limbs. But of the 90 who were
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crippled or ill, only one was suffering from a temporary illness from which he later recovered. Most of the others were suffering from diseases or conditions common to old age, such as rheumatism, paralysis, blindness, deafness, etc., from which they were unlikely ever wholly to recover. The "feebleness of age" is the only difficulty entered in the records of 24 men.

Only three of the old men in the 132 are listed as self-supporting. These three owned property and were only accidentally and for a short time in need of assistance from the Bureau. One whose case has already been described,* had been sand-bagged and robbed immediately after his arrival in Chicago, becoming insane from the blow. Upon his recovery we helped him get into touch with his friends and he has been in no further need. The second was a man of seventy-three who owned a farm and received a pension, but who had answered a matrimonial advertisement in person and had been drugged and robbed and turned adrift. We aided him until his son came to take him home. The third man was eighty years old.† These men, while for the moment in real need of friendly care and financial aid, were not in any sense dependents, and their cases may here be excepted.

* See Chapter VI, p. 94.
† The condition of old men who wander about aimlessly from place to place is not due to a definite disorder, as is sometimes thought to be the case, but very likely arises from all sorts of different states of diminished efficiency which old age, or previous defects of personality plus old age, bring about.

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Of the remaining 129, 37 (more than one-quarter of the total number) were still in the main self-supporting when they came to our attention. These were the younger and the stronger of the old men and, as before stated, they usually asked only for employment or for very temporary assistance. But the fact that all of them had passed sixty made it inevitable that they would soon lose their strength and ability to work and would become, like the men of the third group, only partly self-supporting and frequently dependent. In time all would reach a state of total dependence similar to that of almost half of the old men at the date of their first appeals to the Bureau.*

Roughly classified on the basis of a knowledge of the life histories of the 132 old men, it appears that drink, licentiousness, spend-thrift habits, and vagrancy are the most clearly indicated causes of dependence in old age in 39 instances (30 per cent of the cases); and that in 85 instances (64 per cent) the men were of generally good character; while of eight of the men (6 per cent) too little is known to make a statement.

The following examples are fairly typical of the licentious and spend-thrift cases. L. G. was sixty-five when he first applied to the Bureau. We found upon investigation that he had been tramping and begging for twenty years and that his entrance into the life of the road had been coincident with his final desertion of a hitherto

* See Table VIII, p. 114.
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much neglected and abused family. It is probable that his whole life had been as misspent as were its declining years, but at seventy—his age when he last called at our office—he seemed to be as robust, as insolent, and as indifferent as at any time in his career. He is known to the charity organization societies of almost every large city in the Union.

Another old man had been for a number of years prior to our acquaintance with him, a "wharf rat," an indescribably besotted and degraded type of lake-boat stevedore.

One can feel nothing but pity for men like these who have to the very end of life wasted its opportunities for usefulness. But few of them would either appreciate or desire different care from that accorded at the poorhouses into which, as a rule, they naturally gravitate to end their days. When they applied to the Bureau of Charities, therefore, we felt no compunctions in urging them to go to Dunning, for we knew that they would be far better off there than on the streets, and realized how difficult, if not impossible, it would be to raise from private sources the money necessary to pension them or to place them in private institutions.

It was old men of an entirely different class who furnished some of our most puzzling problems of treatment. Eighty-five of the 132, as has been said, were of good character and habits, and had always, previous to the advent of old age, been
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self-respecting and fully self-supporting members of society. With these men the causes which were apparently most responsible for their final dependence were (1) the receipt of irregular and insufficient wages over a period of years which made saving for age difficult, if not impossible, (2) the rearing of families which had exhausted resources and in the end left no member able to care for the parents, (3) impracticability, or lack of "business sense" on the part of upright and industrious men, (4) loss of savings through bank failures, (5) business reverses for which the men themselves could not be blamed, (6) ill health or crippling accidents which destroyed earning capacity before sufficient savings for age had been accumulated, and a few other miscellaneous causes, none of which indicated failure upon the part of the men themselves to do their best during their working years to prepare for oncoming age.

I have not attempted to list these causes in the exact order of their importance, for two or more of them so often appeared in a single case that it is difficult to judge their relative values in the whole group. For instance, one man lost all his savings ($15,000) in a bank failure within a month after a fall which broke his hip and made him a cripple for the ten remaining years of his life. If he had suffered either one of these misfortunes alone he would never have become a dependent, but he was unable to recover from the double blow. In another case, a business man who had
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lost all that he possessed in the panic of 1893 had not yet re-established himself when he became totally blind.

Not fewer than 41, or almost 50 per cent of these 85 unfortunate old men were of considerable refinement and education; a few were university men. Among the latter there were several men of studious habits. I recall the tiny room of one which was literally filled with books, pamphlets, and manuscripts; not a chair in it, not even the cot, was available as a seat until it had been cleared in part of its burden of books. Another man, for whom we finally secured life work of a somewhat mechanical sort with a publishing firm, was a writer of ability, possessed of broad experience and culture. Dependence in each case was largely due to the lack of "business sense" before referred to.

That men like these, or like any of the 85 whose lives contained no history of vice, should be forced in their old age to seek charity at all, is a pitiful thing, but that the agency to which they applied for aid should find difficulty—the greatest difficulty—in securing any sort of adequate help for them is a still greater pity. Yet this was the case in a majority of instances.

Realizing as we did that, although the men past sixty might still be self-supporting for a time they would, in most instances, soon be in need of permanent care, we always tried in our first interviews and investigations to discover all possible resources
for help. This was done in each case, whether the men applied for aid or for work. It required much tact in questioning and was by no means an easy task in many cases to gain the facts we needed, for the men were apt to be supersensitive and to resent the idea that their needs might be more than temporary.

One poor old man, whom we knew for three years, almost starved to death in his room one winter before he would admit any necessity for charitable aid or confess that he could no longer earn enough to support life. When he made his final surrender to age, he gave us the address of a niece which he had withheld during all our acquaintance with him. By the exchange of a single letter we arranged for the old man’s comfortable care in the home of this relative for the remainder of his days, but it had taken three years of suffering to bring him to the point of accepting it.

This was an extreme case. Usually, we did not find it so difficult to persuade old men that it would be better to allow relatives to assist them. The real difficulty was to find any who were willing and able to do so. In a few instances, where men had for a number of years lost all trace of their families, they were able to give slight clues by means of which, with the co-operating help of charity organization societies of other cities, we finally succeeded in finding their friends. But only in some 30 instances altogether did relatives furnish adequate assistance.
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The conjugal condition of the 132 old men was as follows:

<table>
<thead>
<tr>
<th>Status</th>
<th>Count</th>
</tr>
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<tbody>
<tr>
<td>Single</td>
<td>58</td>
</tr>
<tr>
<td>Married</td>
<td>5</td>
</tr>
<tr>
<td>Widowed</td>
<td>47</td>
</tr>
<tr>
<td>Divorced</td>
<td>3</td>
</tr>
<tr>
<td>Separated</td>
<td>19</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>132</strong></td>
</tr>
</tbody>
</table>

Their children are the natural and most usual sources of help for the aged, but of these particular old men only 51 had living children and we failed to find these in 12 cases.* Of the children whom we did find, a number were either unwilling or unable to help their fathers. In four cases where children refused assistance, we learned that the men had deserted their families when the children were young and helpless and it was perhaps natural that they should later refuse to give filial aid when the vagabond parents needed it. Similar refusals to aid several of the habitual drunkards came from sons who had suffered much because of their fathers' vices.

When the men were of good character we not infrequently were able to secure more or less help for them from employers, but this was not a resource in any large proportion of the cases for two reasons: first, 37 men (28 per cent) had been day or unskilled laborers, and even if they had worked (as was not usually the case) for a single

* See Appendix A, Table 18, p. 292.
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firm for any considerable length of time, they were but little known to the companies which had employed them. The second reason was that 22 men, or 17 per cent, had been in professions (teachers, newspaper writers, artists, etc.), or engaged in small businesses of their own, so that they had had no employers to whom we could appeal in their behalf. When to this total of 59 men, or 45 per cent of the whole number we add those who had been drunken, profligate, vagrant, and ne'er-do-well for a number of years (see page 117), it will be seen that employers could be considered as a possible resource in only a comparatively small proportion of the cases. In fact, investigation proved that a large proportion of these old men were actually just what they claimed to be, not only homeless but absolutely friendless, and we found it very difficult to secure from relatives, employers, friends, or any other sources the funds necessary to pension or care for them in any way outside of the almshouse.

In only 12 cases* were we able to secure pledges of enough money from persons interested in their welfare to pay old men small weekly pensions for the remaining weeks of their lives. Those pensioned had all lived useful lives and were dependent in age solely from misfortune. The sums paid to them were $4.00 to $5.00 a week. Some of these men have died, but the pensions of several

* These 12 are in addition to the 30 men for whom we persuaded relatives to take the entire responsibility.

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are still being paid and additional ones for other old men have since been established.

This method of helping is unquestionably the one most acceptable to old men, for it permits them to remain in their accustomed neighborhoods and to be quite independent in their actions. Dread of life in an institution seems to be almost universal among them, although the particular institution most dreaded is, of course, the poorhouse. Unless, however, a pension is promised for as long as needed, to give it is of little use, one of its chief values being that it relieves the mind of the recipient from worry, as well as his body from hunger. Dread and uncertainty of the future cause the greatest suffering to the homeless aged. But no one who has not personally tried to secure the contributions necessary to pension an old man can realize how hard is the task. The fact that an amount must be paid regularly and for a period of time which cannot possibly be foretold, usually makes even near relatives of old men hesitate to pledge themselves, and persons upon whom they have no claim will not usually subscribe to such funds at all. Even 50 cents or one dollar a month, when it must be pledged for an indefinite length of time, seems to most persons too much of an obligation to assume, but there must be at least 16 one-dollar-a-month pledges before even a small pension can be guaranteed.

We found, too, that it was much more difficult to persuade persons to be financially responsible
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for the care of the old—particularly of old men—than it was of the young. Interest in children is universal and our appeals for regular pensions to aid widows with children, or for "school scholarships" to enable young boys and girls to continue in school instead of going to work, were always promptly responded to. This difference is, of course, to be expected, since work for the young has elements of hope and interest in it which must always be lacking in work for the old. Perhaps this is also the reason why homes and institutions for children are numerous in all parts of the country and are sometimes in excess of existing needs, while those for old people are so comparatively few that actual suffering results.

The needs of only one particular class of the aged are at the present time at all adequately met. Soldiers' homes and soldiers' pensions for the veterans of the Civil War, at least in the northern states, have for many years furnished aid to a large proportion of the old men in the country who were or are in need of such help. This in itself may account for the fact that the general public has not yet begun to realize that within ten or fifteen years the number of old men who were not Union soldiers has been steadily growing. Among this increasingly large class of old men who do not, or cannot, receive aid from the government, there are and will continue to be many for whom institutional or other care outside of almshouses must be provided.
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There are not enough homes for the aged of either sex, but while the number of homes for aged women may not be adequate it is probably more nearly so than is the number for men; not only because homes for women are really more numerous than those which admit men, but because by the nature of their training, men are less capable of caring for themselves as they grow old than are women. A woman's ability to cook, to sew and mend, to wash dishes and look after children, until she is quite advanced in years, renders her a much more useful member of a family than is an old man; and a friendless woman is likely to be offered her board and care in return for the little work she can do in a private family some years after a man of the same age has been declared industrially worthless and turned onto the streets to starve or beg. An old woman living on an income of $10 a month can make a real home for herself in almost any place where she finds the necessary roof and four sheltering walls. But men have no such ability, and for this reason if for no other they stand in pathetic need of home care as soon as their earning capacity is gone, whether Home be spelled with a small letter or a large one.

When in trying to secure adequate aid for self-respecting old men we found that there were neither relatives nor friends who could be interested in their behalf, and when because of breaking health the men were no longer able to work, we invariably were confronted with a
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problem which in most cases we were unable to solve because the lack of institutions made it impossible for us to offer the men the sort of care they should have had. As before stated, there were a few men whom we did not hesitate to send out to Dunning and who were quite willing to go there, but of the 25 whom we finally placed in the poorhouse, at least 16 should have been cared for in some place where they could have associated with a better class of men and where they would have been spared the unmerited stigma of shame which their residence in the poorhouse entailed. We placed six men in soldiers' homes and two in homes managed by the Little Sisters of the Poor. These latter institutions care for both men and women and do not charge an admission fee, an important point in their favor when old persons are without means or friends. But in Chicago, at least, we could rarely place men in these homes; they were usually filled to their utmost capacity.

Although we corresponded with managers of private institutions of other types in various parts of the country, and tried in a number of cases to secure admissions for old men in whom we were interested, we only once succeeded in our efforts. In this one case, after months of waiting and the exchange of many letters, we finally placed an old man whose sister paid the $300 entrance fee, in a new institution for the aged in the state of Kansas. In another case we almost succeeded in getting the required combination of a vacancy,
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exactly the right sort of old man, and the large admission fee, which would have enabled us to place another man in an institution in Ohio, but in the end we failed. In Illinois we could learn of no private homes for old men which had not long waiting-lists.

It is altogether probable, however, that when the present lack of adequate provision for the care of the aged is once fully realized in this country it will be satisfactorily met.* The soldiers’ homes in time may quite naturally be utilized for aged men who have not been soldiers. But in the meantime, a large amount of wholly unmerited suffering among the aged might be prevented if small pensions for certain types of men could more readily be secured from private benevolent sources, and if the existing institutions for the aged were better supported and endowed so that they could, when necessary, remit the high admission fees which at present effectually bar their doors to respectable but really friendless and homeless aged men.

* Various plans are now being tried in different countries to meet the needs of the aged poor, the descriptions of which cannot be entered into in this volume. Whether small institutional homes, however, to which old men or women separately, or husbands and wives together may retire when they are without means of support shall be built by the state, or whether private benevolence will meet this need, is impossible to foretell. But even if, as is the case in countries like England, the state shall undertake to pension all persons over a certain age, or as in countries like Germany a form of insurance to which employers, working men and women themselves, and the state jointly contribute, shall some time be adopted in this country, it will still be necessary for social workers to give careful individual treatment to cases of distress among the aged.