

wages which are insufficient to meet the cost of a normal standard of health and efficiency for a family, and about one-half receive very much less than that. (3) If a certain proportion of wage-workers' families succeed in attaining such a standard, it is made possible only by the presence of more than one worker in the family. (4) This condition, however, can only be temporary in the history of any workingman's family. (5) The increase in the standard of wages is barely sufficient to meet the increased cost of living. (6) An annual surplus in the workingman's budget is a very rare thing, and is very small. (7) The growth of savings-bank deposits in the United States is not sufficient evidence of the ability of the American workingmen to make substantial savings. A large proportion of these savings belong to other classes of population, and in so far as information is available the average workingman's deposit is very small. (8) The analysis of the economic status of the American wage-worker does not disclose his ability to cope with the various economic emergencies without outside assistance."

Formerly people thought that the working-people in America were as a whole so much better off than the working-people abroad that no special provision need be made for the aged in America. These optimistic beliefs, however, have been somewhat shattered.

But to return to the evidence in this particular investigation. Surely some of the cases described in the preceding chapters point to the fact that many old people suffer greatly, mentally and physically, and that no existing provisions fit their needs. Only those who really know and respect the hard-working, independent poor realize their struggles, their sensitiveness and their heroism against overwhelming odds.

Should we not encourage wage-earners to keep up their standards of living throughout their lives, and when their wage-earning power is over, if it is necessary for their sakes and for the sake of their families to help, shall we not provide them with the opportunity to live with independence and self-respect in their old age?