

## XII

### THE NEED OF PUBLIC PROVISION FOR AGED PEOPLE IN AMERICA

NOW, certainly the close study of even the hundred people in this investigation leads to the belief that there are old people unavoidably dependent, because they cannot work, and that their families cannot, or will not, or ought not to support them, and that putting people into big institutions is not a satisfactory way of solving the old-age problem,—in short, that some other provision for dependent old people should be made.

This provision for old age is usually made in Europe by some sort of social-insurance or pension system.

It is not within the province of this report to discuss: (1) the different schemes of pensions or social insurance in any great detail, or to point definitely to which is the best and wisest to institute in America, or (2) the number of people who would be eligible for such provision, or (3) the cost of such provision,—an attempt has been made merely to add to the evidence on the subject of the actual need for provision for the aged, not merely for their own sakes, but for the sake of their families and even for the sake of society.

The subject of pension and social-insurance systems is growing in importance. One writer sums up the kinds of pension and insurance systems as follow: (1) Voluntary Private Old-Age Insurance; (2) Subsidized Voluntary State Insurance Against Old Age; (3) Compulsory Old-Age Insurance; (4) Non-Contributory Old-Age Pensions; and these are thoroughly described in the books mentioned in Chapter I.

All these systems are being tried in various countries, and America is at last seriously considering the problem. I. M. Rubinow says in his book on Social Insurance (p.