

MEMORANDUM REGARDING FUTURE POLICY AT W.C.T.U. HOME

Because of the advent of Old Age Assistance legislation through the medium of the Social Security Act, the public has become a great deal more conscious of this particular welfare problem. Briefly, the Federal Social Security Act provides for financial assistance on a case by case basis to States which in turn enact old age assistance legislation and provide for its proper administration. The Federal bill and the State Legislation which has been enacted in Kansas is purely of an assistance nature and is not to be confused with a pension. Funds are allotted on a case basis in accordance with the need of the individual, and any other income that an individual has is taken into consideration in arriving at the amount which is allowed.

Because of this and other types of Federal relief, many questions have arisen regarding the division of responsibility between public tax- supported welfare departments and welfare agencies supported by individual contributions. The principle has become fairly well established that the major responsibility for direct and work relief is a matter to be financed by taxation, with private funds to be used for preventive work and for relief and assistance and for special problem cases where there are more than economic problems involved. Applying this reasoning to the situation of the Carrie Nation Home, it is apparent some serious thought should be given to the possibility of rearranging the policies of the institution so that they would be more in line with the general thought regarding private and public responsibilities mentioned above.

Women who enter the Carrie Nation Home pay an entrance fee of \$500.00 and are given in return a contract which binds the Home to provide for them as long as they live. A review of just a few of the cases that have been in the home in the past few years illustrates conclusively the fact that practically all of the women live many years longer than the period for which the \$500.00 would pay.

The cost of the home when operating at capacity is approximately \$1.00 per day, and there are many cases of women in the home at the present time who have been there ten years or more. This means then that the W. C. T. U. State organization and the Community Chest Association of Kansas City, Kansas, both of which groups depend upon private contributions for their support, are using funds to give old age assistance on a strictly charity basis.

Private welfare organizations these days must scrutinize their programs with the utmost of care in order to make sure they are not requesting funds to finance services which could be handled just as well in some other manner. It would be a most logical step for the Carrie Nation Home to so change its policy that it would be caring only for women who could either pay their own cost of care or for whom someone else would be willing to pay. This would remove the home from the field of direct charity but it would still be rendering a much needed service to a particular group of aged women.

It would also remove from the minds of women thus served any doubt regarding whether or not they are objects of charity. Such a change would further remove any possibility of criticism of the Community Chest or the State W. C. T. U. for financing a duplicating piece of welfare work.

The cost of operation of the home in a typical year amounts to approximately \$6,000.00 and is divided roughly as follows:

Administration	250.00
Office expense	150.00

Care of building and grounds	700.00
Institutional care	4,000.00
Burials	300.00
Nurse	480.00
	\$5,880.00

This means that if the home has its full capacity of 19 women, that it costs between \$25.00 and \$30.00 per month per woman. The home has certain small resources of income other than from the women themselves so that if an admission plan similar to the one used in the Methodist Home at Topeka should be considered, the figures of \$25.00 a month might well be used as the basis for computing the entrance fee.

RECOMMENDATIONS

1. That the present system of requiring only a \$500.00 entrance fee be discontinued and that in the future the entrance fee be determined in the case of each woman by the following method. Take the number of years of expectancy as shown on the American Experience Table of Mortality according to the age of the individual, multiply this number by twelve to find the expectancy in months and then multiply that figure by \$25.00 to arrive at the entrance fee. A table showing how this would actually work out in the case of women at various ages is given below.

The American Experience Table of Mortality is figured on the basis of the entire population, including males and females, which means that in view of recent experience the figures are low when applied only to women as mortality tables give women on the average of five years more expectancy than men.

Age	Expectancy years	Expectancy months	Entrance fee
65	11.1	133.2	\$3,329.00
66	10.5	126.0	3,150.00
67	10.0	120.0	3,000.00
68	9.5	114.0	2,850.00
69	9.0	108.0	2,700.00
70	8.5	102.0	2,550.00
71	8.0	96.0	2,400.00
72	7.6	91.2	2,280.00
73	7.1	85.2	2,130.00
74	6.7	80.4	2,010.00
75	6.3	75.6	1,890.00
76	5.9	70.8	1,770.00
77	5.5	66.0	1,650.00
78	5.1	61.2	1,530.00
79	4.7	56.4	1,410.00
80	4.4	52.8	1,320.00
81	4.1	49.2	1,230.00
82	3.7	44.4	1,110.00

Age	Expectancy years	Expectancy months	Entrance fee
83	3.4	40.8	1,020.00
84	3.1	37.2	930.00
85	2.8	33*6	840.00
86	2.5	30.0	750.00
87	2.2	26.4	660*00
88	1.9	22.8	570.00
89	1.7	20.4	510.00
90	1.4	16.3	420.00
91	1.2	14.4	360.00
92	1.0	12*0	300.00
93	.8	9.6	240.00
94	.6	7.2	180.00

It will be seen that this will raise the entrance fee materially, and it is very possible that prohibitive for

any but a very few cases. This may be true and it may be for the best because it will have the effect of forcing the home to expand along somewhat different lines.

2. That a distinct effort should be made to secure the admission of as many as possible on a boarding basis. The matter of rates in the case of boarding should be studied carefully and it is tentatively suggested that they range from \$50.00 a month for the more pleasant and convenient quarters to \$30.00 a month for the less desirable accommodations. The type of care necessary in a given case should be also taken into consideration in arriving at the rate.

This money might come from various sources, including children, other relatives, a woman's own savings or investments, or possibly some funds paid to the woman in the form of Old Age Assistance by the County Welfare Board. This last mentioned resource could be developed as there has been assurance from the local County Welfare Director that there is a need for a home in which to place certain old folks that are or will be receiving old age assistance. Some negotiation may be necessary before the sum of \$30.00 will be paid but some of the cases have outside income of their own which would make this up. It is felt that it would be valuable to have the County Welfare Board as a resource to fall back upon so that the home could be kept at capacity at all times, because only in this manner can the low cost of operation per resident be maintained.

The advantage of adopting such policies as outlined above at the present time is the fact that the Community Chest is apparently willing to continue its support of the institution until new regulations can be given a trial. They could be put into effect on a year to year basis and could be changed at any time it was indicated that they would not work. It does seem to be pretty well established and agreed that eventually the home should either arrange its affairs so that it is a strictly self-supporting proposition or should consider the advisability of ceasing operation.