

# From Poorhouse to Balancing on a Scale with a Pile of Gold: Finding a Place for Old Age in a Changing Market Economy, 1880-1930

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*“A non-contributory pension system is simply a counsel of despair. If such a scheme be defensible or excusable in this country, then the whole economic and social system is a failure... To contend that it is necessary to take this course is to assume that members of the working class either cannot earn enough, or cannot save enough, to take care of themselves in old age. If that be true, then American democracy is in a state of decay which no system of public doles could possibly arrest, but would rather hasten.”*

—1910 Massachusetts Commission Report on Old Age Pensions, Annuities, and Insurance, p. 310

*“‘Would you like to have your freedom?’ asked the princess, ‘or would you prefer to be raised to the position of court crows, with all that is left in the kitchen for yourselves?’*

*Then both the crows bowed, and begged to have a fixed appointment, for they thought of their old age, and said it would be so comfortable to feel that they had provision for their old days, as they called it.”*

—Hans Christian Andersen, “The Snow Queen” (1845)

*“Intellectual models slipped across the normal divisions of intellectual life... the boundaries between its arenas were always porous and open to raiding. To watch one traveling, versatile set of ideas lose value to another, across a diverse array of uses and arguments, is to see a historic intellectual shift in action.”*

—Daniel T. Rodgers, *Age of Fracture*, p. 10-11

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## Introduction: Old Age as a Body of Knowledge, or, Why are People Poor?

In 1862, Ralph Waldo Emerson wrote an essay on “Old Age” in the *Atlantic Monthly* extolling its virtues in poetic flourish, but concluded on a morbid tone: “Tobacco, coffee, alcohol, hashish, prussic acid, strychnine are weak dilutions: the surest poison is time. We postpone our literary work until we have more ripeness and skill to write, and we one day discover that our literary talent was a youthful effervescence which we have now lost.”<sup>1</sup>

70 years later, in an 1930s advertisement for the Northwestern Mutual Insurance Company, the problem of old age is no longer of strychnine or time, but of gold. Tom and Mary Jones were an average American couple—“You may even see your own little world here”—who lost their savings after the 1929 crash. Tom was “deeply worried... If he saved regularly every year... in 20 years or so he might have something.” Several years later, Tom was no longer worried about old age: “He’s lost the miser look. Tom has more money to spend. He doesn’t make any more money. He just handles it in a different way.” Tom no longer worried about old age because he bought life insurance.<sup>2</sup>

But Northwestern Mutual advertised the concept on life insurance in a decidedly strange manner: rather than tout benefits or annuities, the advertisement claimed that Tom was worth his weight in gold. “Mary had often said [this]... but she never realized how much that really meant until that day when talking with their neighbor, the Northwestern Mutual Man, he showed her that Tom’s income of \$4,000 is actually the capitalized value at 5% of his 150 pounds, if it were in gold, which would today be worth about \$80,000.”<sup>3</sup>

Why did the Northwestern Mutual Man speak of capital rates and amortizing Tom Jones? How did we transition from Emerson’s image of old age as lost “youthful effervescence” into a picture of Tom

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<sup>1</sup> Ralph Waldo Emerson, “Old Age”, *The Atlantic Monthly* 9, no. 51 (1862), <http://www.theatlantic.com/past/issues/1862jan/emerson.htm>.

<sup>2</sup> The Northwestern Mutual Life Insurance Company, “How the Joneses are Getting Ahead During the Critical Years,” in *The Logic of Life Insurance*, ed. Paul Speicher (Indianapolis: R & R publications, 1934), 4.

<sup>3</sup> *Ibid.*, 8.

Jones relaxing on a scale balanced with a pile of gold? Scholars of old age, called gerontologists, have long disproved the “modernization” hypothesis of how old age social relations changed in the 19<sup>th</sup> century. It goes like this: before industrialization, America’s agrarian economy allowed for few old people to survive, but those that did commanded “an almost magical mystique of knowledge and authority” as holders of wisdom and veneration.<sup>4</sup> In the 19<sup>th</sup> century, “modernization” brought about a downfall of respect for old people, and old people were now viewed as weak, outdated, and useless.<sup>5</sup> But there was never a clear cut difference between the two, for both beliefs of veneration and uselessness had coexisted throughout American history. Between 1770 and 1820, state governments introduced mandatory old age retirement laws for judges, and a gradual semantic transformation changed honorifics like “gaffer” into pejorative terms.<sup>6</sup> As late as 1860, writers proclaimed that old people were “moral exemplars” that “were the only age group truly in the position to grasp fully the meaning of life and death.”<sup>7</sup>

Despite the factual inaccuracy of the modernization hypothesis, something *must* have changed in the 19<sup>th</sup> century that made it possible for us to transition from Emerson’s description of the decaying body to insurance advertisements on Tom Jones and gold. If not modernization, something else then must have changed the way we spoke about old age and the way we understood it. Somewhere in these 70 years, old age turned from a state of being to lament over into a body of knowledge we could base decisions on and justify our actions with.

We could point to 19<sup>th</sup> century medicine for answers, as it first characterized elderly bodies as useless. However, such a focus discounts the fact that this discursive transformation did not occur in one stage, but two: old age was first characterized as a problem of the physical body, and then of the economic body. Although both conceptions share the same core belief of old age as a dependent

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<sup>4</sup> David Hackett Fischer, *Growing Old In America* (New York: Oxford University Press, 1977), 20.

<sup>5</sup> *Ibid.*, 21.

<sup>6</sup> *Ibid.*, 80, 91.

<sup>7</sup> W. Andrew Achenbaum, *Old Age In The New Land : The American Experience Since 1790* (Baltimore: Johns Hopkins University Press, 1978), 34.

condition, these two different framings created different ramifications for what should be done. The story of old age dependency transforming from a bodily, physical disease into something conquerable with capital is fraught with countless concepts—usefulness, medicine, saving, pauperism, gender, institutionalization, political economy, control, biostatistics, insurance and pensions—but what weaved them all together was the poorhouse.

The poorhouse's nature had always been residual: as a place of last resort, it was the catch-all institution where any individual in a desperate state of need could seek relief. Children, the mentally ill, and the unemployed all coexisted under a single roof, and policymakers saw this mixing as viciously degrading, reforming the system to remove children and the mentally ill from the poorhouse. These two reform efforts in particular were made with little disagreement, because the problem and the solution were both predicated on policymakers' preexisting ideas of the deserving and undeserving poor. The mentally ill and children came into the poorhouse through no fault of their own: both lacked the capacity to maintain economic self-sufficiency. Combined with the state's duty to care for its genuinely helpless, prioritizing help for children and the mentally ill was obvious.

Mary didn't want Tom to "burden" himself with life insurance until she realized that it was an investment in peace of mind and contentment.

## WORTH HIS WEIGHT IN GOLD



Mary had often said that Tom was worth his weight in gold but she never realized how much that really meant until that day when talking with their neighbor, the Northwestern Mutual Man, he showed her that Tom's income of \$4,000 is actually the capitalized value at 5% of his 150 pounds, if it were in gold, which would today be worth about \$80,000.

The plan that helped the Jones family to have more fun out of life is well within the reach of thousands of husbands.

Figure I.1: 1930 Northwestern Mutual Advertisement.

This 1930 Northwestern Mutual Advertisement shows Tom Jones resting on a scale that shows his clear worth in gold. The Northwestern Mutual Life Insurance Company, "How the Joneses are Getting Ahead During the Critical Years," in *The Logic of Life Insurance*, ed. Paul Speicher (Indianapolis: R & R publications, 1934), 4.

Towards the late 19<sup>th</sup> century, the poorhouse underwent an enormous demographic shift that saw the majority of these other groups leaving to make way for elderly inmates, shattering policymakers' conceptions of worthiness. If the elderly had previously led self-sufficient lives, working hard to maintain their households and raise children, how could they still end up in the worst of all institutions? New York's poorhouse oversight board, the State Board of Charities, issued the monumentally influential Hoyt Report in 1877, which transformed the poorhouse from an implementer of rehabilitation to an object of study. Within the poorhouse, everybody discovered a trove of biopolitical information on the elderly reflecting their own biases.<sup>8</sup> Within the poorhouse, everybody harnessed the poorhouse's demarcated nature to piece together disparate information about the elderly to form a cohesive body of knowledge. Within the poorhouse, policymakers discovered old age poverty.

### **Roadmap and Terminology**

Ironically, however, policymakers and social reformers failed to realize that old age had *always* been a grave economic problem. What prevented them from recognizing this fact was their existing reliance on old age dependency as physical problem, rather than an economic one. Towards the end of the 19<sup>th</sup> century, the new industrial order's reliance on machines highlighted senior workers' *uselessness*. Here, uselessness is the inability to generate utility from the environment one belongs to, whether that utility is wages, work, or familial support. Around the same time the medical concept of senescence dictated that all individuals beyond a certain age devolved into infirmity, regardless of previous accomplishments and strengths. Chapter 1 explains how this medical emphasis on the body led

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<sup>8</sup> Biopolitics refers to Michel Foucault's concept of a political strategy to exercise control over an individual's biological aspects. The sovereign no longer ruled over political subjects with the "right to life and death"—'let live' and make 'die'—but now, in democratic societies, negotiated the power to 'make' live and 'let die.' For Foucault, biopolitics emerged first as "a set of processes such as the ratio of births to deaths, the rate or reproduction, the fertility of a population." Combined with a range of socioeconomic problems, these tools imbibed both a new language and a new practice that would "become biopolitics' first objects of knowledge and the targets it seeks to control."

This thesis uses late Foucault's most basic conception of biopower to illustrate what he would call an "epistemic shift," rather than the loosely related fleshing out of Giorgio Agamben and Hardt & Negri. The later part of this thesis focuses on longevity and life insurance. Michel Foucault et al., *"Society Must Be Defended": Lectures at the Collège de France, 1975-76* (New York: Picador, 2003), 242-243.



policymakers to focus on a physical interpretation on old age, and existing contempt for the working class integrated with this physical interpretation that prevented policymakers from seeing the economic side of old age. Chapter 1 then delves into the everyday lived realities of the working class on the cusp of old age, including their impossibility to save, and their own deep worries to find support for old age. Chapter 1 is also about extended families that served as the 19<sup>th</sup> century's main institution of old age welfare, examining the gender and class dynamics that affected children's decisions to take care of their older relatives, the elderly father's worries over losing patriarchal status, and children's negotiation of headship power away from their parents.

Chapter 2 focuses on the poorhouse, examining the elderly demographic shift as well as its relation to the removal of children and the mentally ill. Poorhouse rehabilitation theoretically made paupers worthy citizens, and worthiness was always tied to a question of discipline. This logic was central to the poorhouse, and led to the establishment of the New York State poorhouse network in 1824 to discourage outdoor relief of the poor and encourage indoor relief through controlled environments and disciplined spaces. Rehabilitation, too, implied that there was always a defect amongst its subjects, but elderly inmates challenged this assumption. This thesis focuses on the enormous financial, political, and administrative stress that elderly inmates brought in New York State's Erie and Cayuga County Poorhouses over a period of forty years. These stresses challenged the idea of *worthiness*. Here, 'worthiness' is the innate quality that administrators and policymakers ascribed to individuals, signaling their ability to become economically self-sufficient. *Virtue* is used interchangeably with worthiness, but in the context of temperance and religion affecting administrators' moralistic beliefs.

Policymakers only recognized this demographic shift by the time it was complete. Chapter 3 looks at the way social reformers tried to highlight the problem of old age poverty after the fact, transforming the poorhouse from an institution that less than one percent of the elderly used into a specter that hung over all old people. In that process, social reformers created a cohesive social body for the elderly, transmuting an economic identity within it. With the creation of "old age" as a topic of

discussion, these social reformers produced knowledge on the topic they helped to create. Aiding this process was the rise of scientific philanthropy and statistical thinking. The use of data allowed reformers to illustrate that old age was systemic economic problem, rather than a moral failure of arrogant children to care for their aged parents. Combined with the innate worthiness of the elderly, data showed that old age poverty was pervasive through the capitalist system. Data itself was only made possible through the controlled environment of the poorhouse.

Chapter 4 follows social reformers and their advocacy for old age pensions and insurance. Conceptually, this was the natural solution, as pensions and insurance allowed the elderly to retain some form of income after being excluded from the industrial system. Ironically, the life insurance companies that provided the actuarial framework for old age pensions were adamantly opposed, advocating instead for the old welfare framework of thrift, virtue, and worthiness. Following a transformation in the way they viewed risk with the impairment, insurance companies refined their studies in biostatistics to inevitably advocate for old age support themselves. In addition, with the life table and biostatistical analyses in public health, insurance companies provided the tools to measure life and provide for old age in the most efficient manner. Policymakers in different situations dealing with different problems obsessed over ‘efficiency,’ or providing more services with fewer resources. From the origins of the poorhouse to combat “wasteful” outdoor relief, to cutting poorhouse funds, to finding a useful place for every elderly member in the economy, to providing the most apt pension policy for workers, ‘efficiency’ runs a pervasive undercurrent throughout the thesis.

Throughout this narrative, people from all sides of the issue scrutinized the new market economy’s effects on the elderly. But as they continued to scrutinize the market, these people found themselves continuously expanding their scope—low wages, few savings, working class suffering—until their research became a criticism of capitalism itself. The conclusion tries to pinpoint why that criticism disappeared. Ultimately such criticism was not about the economy itself, but of the way the economy

operated. Hints of a broader castigation of the new system abounded, but the advocacy of pensions and insurance schemes mooted this criticism by reinforcing the work ethic.

## Chapter 1: Medically Rationalizing Temperance and Religion, 1880-1900

In 1903, a commentator for *The Cosmopolitan* lamented at the death of the American worker. When he was a boy, he could read stories of how blacksmiths made horseshoes, and then go “into a real blacksmith-shop and saw a real blacksmith make a real horseshoe and nail it upon the hoof of a real horse.”<sup>9</sup> Now, he claims, all boys want to be plumbers: “plumbing was the only mechanical art which boys, trained in our modern life, had seen in practise... the average boy of to-day cannot go into a blacksmith-shop... we do them on a scale quite too large.”<sup>10</sup> Instead, the “virtuous Frank” and “good Harry,” who had worked hard in perfecting their artisan trade, are being replaced by machines. But the machines are not only replacing the American jobs en masse, but making it impossible for workers to keep up as they grow old: “The men who contribute perhaps a tenth part toward manufacture are, as they grow old, in a wholly different condition from that of a century ago... they must run with the machines.”<sup>11</sup>

We have the luxury of hindsight to disprove the *Cosmopolitan* commentator’s fears: workers were not completely replaced by machines, because machines required operators. But the commentator highlighted a growing worry by many industrialists and critics over industrialization’s ramifications on old people. Though Taylorism was still far into the future, the new industrial order presented an obvious contrast of speed and efficiency against older workers that raised questions of how fast and efficient human members of the new order were.<sup>12</sup> Though there were plenty of criticisms about the effects of machinery on humans of all ages, critics accused industrial machines of setting such an inhuman pace of production that it rapidly and unnatural aged workers. If workers “are in a State where machinery runs eleven hours, they must work eleven hours. If they cannot work eleven hours, they cannot work at all.”<sup>13</sup> As a result, industrial workers were “compelled to discontinue work much earlier in life than should be

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<sup>9</sup> Edward Everett Hale, “Old-Age Pensions,” *The Cosmopolitan; a Monthly Illustrated Magazine* (1886-1907) 35, no. 2 (1903), <http://search.proquest.com/docview/124713103?accountid=10267>.

<sup>10</sup> Ibid.

<sup>11</sup> Ibid., 1-2.

<sup>12</sup> Achenbaum, *Old Age In The New Land*, 49.

<sup>13</sup> Hale, “Old-Age Pensions”. 3.

necessary... because he is unable to maintain the pace necessary in modern production.”<sup>14</sup> Edward T. Devine, a sociologist at Columbia University, agreed: “The insatiable factory wears out its workers with great rapidity,” where “Middle age is old age.”<sup>15</sup> If middle age was now old age, then old workers were dead to the system: the *Independent* newspaper decried that “in the search for increased efficiency... gray hair has come to be recognized as an unforgivable witness of industrial imbecility.”<sup>16</sup> Old age, instead of providing valuable experience to the employer, “has become a handicap so great as to make the employment of its possessor... practically impossible.”<sup>17</sup>

These criticisms reflected a transformation in old age discourse in the late 19<sup>th</sup> century from a signifier of uselessness to a *renderer* of uselessness. No one disputed that old people were weaker—this was an accepted fact—but old age in the early 19<sup>th</sup> century enhanced the elderly’s inherent piety or evil actions in early life. One play on old age, written as a dialogue between an old man and a young boy, disputed that bodily decline was a bad thing: “Is your eyesight dimmer? Then the world is seen by you in a cathedral light. Is your hearing duller? Then it is just as though you were always where loud voices and footsteps ought not to be heard. Is your temper not as merry as it was once? Then it is more solemn; so that round you the common atmosphere feels like that of the house of the Lord.”<sup>18</sup>

Indeed, old age had possessed a religious aura that encouraged piety and temperance. One reverend characterized old age as a culmination of an individual’s past events, which displayed who lead good habits in early life. Elderly temperate men were active and healthy because they “garnered up the

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<sup>14</sup> Abraham Epstein, *Facing Old Age: A Study Of Old Age Dependency In The United States And Old Age Pensions* (A. A. Knopf, 1922), 6.

<sup>15</sup> Edward T. Devine, *Misery And Its Causes*, (The Macmillan Company, 1909), <http://books.google.com/books?id=6jQ4RFjw4x4C>. 125.

<sup>16</sup> The Independent Weekly, "Gray-Heads to the Scrap-Heap," *The Independent* LXXV, no. July-September 1913 (1913), <http://books.google.com/books?id=aqfPAAAAMAAJ>.

<sup>17</sup> Ibid.

<sup>18</sup> William Mountford, *Euthanasia, Or, Happy Talk Towards The End Of Life* (Boston: James R. Osgood and Co., 1874), 3.

good of human life, while [abandoning] the vices, and escaped many of the evils incident to our nature.”<sup>19</sup>

In contrast, the intemperate man grows decrepit with old age: “As the eye grows dim, the light of intelligence is shut out from the windows of the soul... The thinking, reasoning, reflecting being has departed, while the mere rubbish of a man remains, the decrepit body, the phantom of a mind.”<sup>20</sup>

The medical rationalization of elderly bodies shattered this binary of pastoral peace and religious virtue, transforming age from an attribute into a classification for medical analysis and action. In his seminal work on elderly pathology, French doctor Jean Martin Charcot argued that the aged body should be treated as separate: “Not only does old age have... pathological predispositions unknown to the adult, but we also see that, in old age, the general reaction which we commonly meet with in disease has undergone a complete transformation.”<sup>21</sup> By reorienting death as a traceable presence in the body, doctors revealed that all bodies regardless of virtue or care were subject to the same decline.<sup>22</sup> The Pennsylvanian doctor George Edward Day proscribed a specific lifespan and course for all: when “the vital energies begin to give way... the maturity of life almost imperceptibly glides into its decline.”<sup>23</sup> Speaking of the aged body using medical observational techniques naturalized pathological disease, decline, and incapacity in the aged body.<sup>24</sup>

Age was not an inherent quality the body possessed, but a temporal force that degraded workers into uselessness and dependency. For industrialists, this meant treating old age like a chronic disease and

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<sup>19</sup> Timothy Farrar Clary, *Honorable Old Age: A Discourse Occasioned By The Centennial Anniversary Of Hon. Timothy Farrar, Ll. D., Delivered At Hollis, N. H., July 11, 1847* (W. H. Wardwell, 1847), <https://archive.org/details/honorableoldaged00clar>. 24.

<sup>20</sup> *Ibid.*, 14-15.

<sup>21</sup> Jean Martin Charcot, L.H. Hunt, and Alfred L. Loomis, *Clinical Lectures On The Diseases Of Old Age* (W. Wood & Company, 1881), <http://books.google.com/books?id=8r8RAAAAYAAJ>. 26.

<sup>22</sup> Stephen Katz, *Disciplining Old Age : The Formation Of Gerontological Knowledge* (Charlottesville: University Press of Virginia, 1996), 40-41.

<sup>23</sup> George Edward Day, *A Practical Treatise On The Domestic Management And Most Important Diseases Of Advanced Life* (Lea and Blanchard, 1849), <http://books.google.com/books?id=p-0RAAAAYAAJ>. 25-26.

<sup>24</sup> Katz, *Disciplining Old Age*, 47.

a liability that must be eliminated from the factory.<sup>25</sup> Business reporter Burton Hendrick cautioned that old men are “slow, hesitating, frequently half-blind and deaf,” and are “sadly misplaced amid the death-dealing machinery of a modern factory.”<sup>26</sup> The doctor George Beard, speaking before business leaders, took this generalization one step further, advising employers that old age was “pathological in nature,” and that productive capacity was absolutely nil in old age. “In the whole recorded history of the human race, no great invention or discover has been conceived and completed by any one over sixty.”<sup>27</sup> This decrease in capacity incurred real costs in the factory: economics professor F. Spencer Baldwin warned that retaining aged workers created “direct loss involved in the payment of full wages to workers who are no longer reasonably efficient,” and led to “indirect loss entailed by the slow pace set for the working force by the presence of worn-out veterans.”<sup>28</sup>

Many employers sought a solution to this loss in efficiency by revisiting mandatory retirement policies in the latter half of the 19<sup>th</sup> century. In 1861, Congress required all low-ranking naval officers over 62 to resign their commissions.<sup>29</sup> In the private sector, railroads took the lead in requiring all workers over 65 to retire, and helped to make the practice acceptable and desirable in other industries.<sup>30</sup> These policies were not new, as many states had enacted their own mandatory retirement policies between 1770 and 1820.<sup>31</sup> However, the new retirement policies were drastically different: rather than mandate old people to retire because of proven infirmity and incapability *due* to old age, these new policies mandated

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<sup>25</sup> In a literal interpretation of old age as a chronic disease, one doctor believed that the cause of old age was “poisonous microbes accumulating in the intestines... caused the human organism to degenerate and eventually to die.” Achenbaum, *Old Age In The New Land*, 44-45.

<sup>26</sup> Burton J. Hendrick, “The Superannuated Man,” *McClure's Magazine* 1908, 118.

<sup>27</sup> George M. Beard and Long Island Historical Society, Dr. George M. Beard's Lecture Before The Long Island Historical Society On The Decline Of The Moral Faculties In Old Age (1895), <http://books.google.com/books?id=uYReHAAACAAJ>. Digitized by U.S. National Library of Medicine. 2, 3.

<sup>28</sup> F. Spencer Baldwin, “Retirement Systems For Municipal Employes,” *The Annals of the American Academy of Political and Social Science* 38(1911): 6.

<sup>29</sup> Achenbaum, *Old Age In The New Land*, 49.

<sup>30</sup> *Ibid.*, 50.

<sup>31</sup> Fischer, *Growing Old In America* 80.

retirement *because* of old age.<sup>32</sup> Age no longer signified that workers *could* be useless. Age entered a realm of medical biopolitics that *rendered* people useless.<sup>33</sup>

The discourse around older workers becoming useless, however, widely diverged from reality. Figure 2 shows that in 1890, the vast majority of men over 65 were still gainfully employed, with 12.7% of old men were employed in the manufacturing industry.<sup>34</sup> Throughout the 19<sup>th</sup> century, the percentage of elderly men in the labor force remained around 70%.<sup>35</sup> Industrialization did not push elderly men out of the workforce: elderly men still found their place in the industrializing economy by simply keeping their jobs.

Rather, industrialization discouraged young workers from traditional trades towards functions vital to the new emerging industrial order, creating an occupational rift between young and old workers.<sup>36</sup> In transportation, younger men worked as locomotive engineers, while older men were likely agents and collectors.<sup>37</sup> In the manufacturing industry, young men were machine operators, while older men were carpenters and blacksmiths.<sup>38</sup> Industrialization created the potential to replace jobs that older workers predominantly held, but such discourse surrounding old people's worthlessness hardly translated into unemployment for the elderly. What, then, was vexing policymakers? While they thought the problem was an occupational shift, they were blissfully unaware of the real problem of old age was staring them in the face.

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<sup>32</sup> Achenbaum, *Old Age In The New Land*, 48.

<sup>33</sup> Katz, *Disciplining Old Age*, 47.

<sup>34</sup> Achenbaum, *Old Age In The New Land*, 67. Table calculated from U.S. Bureau of the Census data.

<sup>35</sup> *Ibid.*, 69.

<sup>36</sup> *Ibid.*, 68.

<sup>37</sup> *Ibid.*

<sup>38</sup> *Ibid.*



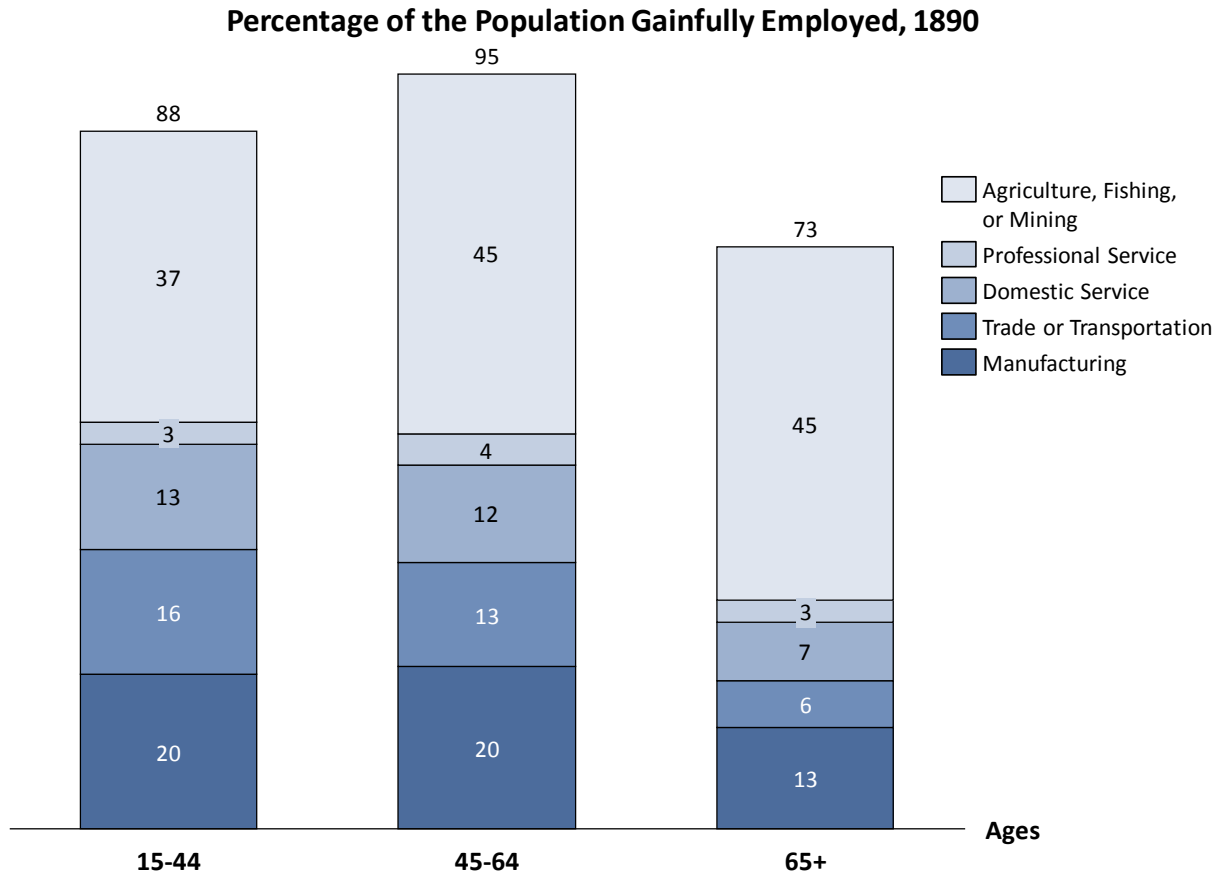


Figure 1.1: Percentage of the Population Gainfully Employed Chart.

This chart shows the percentage of the population employed in various sectors in 1890, which the modernization hypothesis claims devastated old age employment. W. Andrew Achenbaum, *Old Age In The New Land: The American Experience Since 1790* (Baltimore: Johns Hopkins University Press, 1978), 67.

## Negotiating Extended Family Power Dynamics With a Decaying Working Class Body

Writers and policymakers saw old age as a problem of wearing out in comparison to a machine—and with medicine, doctors could pinpoint the physical manifestation of death. However, they should be condemned for holding a classist interpretation of old age, whether they realized it or not. The economic reality was that regardless of machines, economies, factories and big businesses, old age had always been a terrible economic situation for the working class. By focusing on the physical manifestation of old age dependency—a body falling into permanent decline—policymakers ignored the more immediate problem that many old working class people faced of *economic* dependency. After elderly workers left the labor force, without wage-income, they had to rely on alternate means that were always inadequate, increasing their risk of poverty. Shortly after the Civil War, for example, more than a quarter of all elderly men held assets worth less than \$100.<sup>39</sup> But despite economic improvisation—selling assets, relying on rents and savings, working part-time or less physically demanding jobs—elderly workers remained or became poor in old age.<sup>40</sup>

The elderly themselves reacted to their growing uselessness with desperation to halt their decline, depending on whether they viewed through a medical or economic lens. Those that approached their old age dependency medically, typically the middle and upper classes, curiously failed to mention the economic hardships of their poorer counterparts. One doctor, recounting his efforts to halt his own old age, wrote that at 60 years old most “lay their burdens down,” and at 70 “muse on how our environment will look and what our friends will do when we are gone.”<sup>41</sup> Indeed, for him the great problem of old age was giving “ever-increasing time and attention to health and to nursing ourselves.”<sup>42</sup> Left out of this lament is how poorer old people could pay for the care he demands.

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<sup>39</sup> Ibid., 29.

<sup>40</sup> Ibid.

<sup>41</sup> G. Stanley Hall, *Senescence: The Last Half Of Life* (New York: D. Appleton, 1922), 367-368.

<sup>42</sup> Ibid., 368.

Savings was the most obvious and intuitive option, but limited to the very wealthy because it was impossible for the majority of the working class. In one investigation of the savings patterns of families in New York City, saving amounts averaged \$15.13 on an income of \$851.38.<sup>43</sup> This number itself was misleading: of 200 families sampled, only 47 families reported savings. 55 reported a deficit, and 98 reported that they saved nothing.<sup>44</sup> Different income levels (from \$200 to \$1500), occupations (from unskilled laborers to clerks), nationalities, and family sizes were poor predictors of who was capable of saving. Because of their lack of saving, the study concluded that “a typical independent and industrious workingman’s family... is constantly on the verge of dependence.”<sup>45</sup> That the focus on bodily dependency, not the working class’ inability to save, did not make policymakers classist: where, then did they express contempt for the working class?

Policymakers failed to see the problem of economic dependency in old age because they relied on a traditional view of poverty: worthy people had the means and will to become self-sufficient, and poverty was an indication of a failure in moral character and hard work. One manifestation of this belief was state legislatures’ focus on encouraging savings in the mid-19<sup>th</sup> century, which grew out of the belief that families did not save because of bad spending habits. Popularizing savings institutions, therefore, would “ensure steady, conservative management befitting the care of funds accumulated slowly by small savers for the necessities of old age.”<sup>46</sup> But instead of their intended purpose, families used these savings institutions intermittently for short-term emergencies.<sup>47</sup> This was not a bad thing: such saving still enabled more working families to save.<sup>48</sup> For migrants, savings banks allowed them “to quickly accumulate small

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<sup>43</sup> Louise Bolard More, *Wage-Earners Budgets: A Study Of Standards And Cost Of Living In New York City*, Greenwich House Series of Social Studies (New York: Henry Holt and Company, 1907), 268.

<sup>44</sup> *Ibid.*, 108.

<sup>45</sup> *Ibid.*, 267.

<sup>46</sup> Seth Rockman, *Scraping By: Wage Labor, Slavery, And Survival In Early Baltimore*, Studies in early American economy and society from the Library Company of Philadelphia (Baltimore: Johns Hopkins University Press, 2009), 192; Rohit Daniel Wadhwani, "Banking From The Bottom Up: The Case Of Migrant Savers At The Philadelphia Saving Fund Society During The Late Nineteenth Century," *Financial History Review* 9, no. 01 (2002): 44.

<sup>47</sup> "Citizen Savers: The Family Economy, Financial Institutions, And Social Policy In The Northeastern United States From The Market Revolution To The Great Depression" (Ph.D., University of Pennsylvania, 2002), 206.

<sup>48</sup> Rockman, *Scraping By : Wage Labor, Slavery, And Survival In Early Baltimore*, 173-182.

sums of near-liquid assets as part of their migration strategies.”<sup>49</sup> For locals, savings allowed unskilled laborers to scrape by during periods of unemployment, withdrawing money during the winter months and recessions. But policymakers deemed this experiment a failure, for this saving was not the sustained, methodical, and structured method of the middle class.<sup>50</sup>

Workers used savings to tide through a wide variety of miscellaneous unforeseen circumstances including unemployment and sickness, but the overall end was that they consumed the entirety of their meager savings. One banker observed during the 1893 recession that withdrawals were small enough that account holders seemed “to be taking out only just enough for simple living expenses.”<sup>51</sup> This, however, did not seem to show that savings institutions successfully introduced responsible spending. Rather, this reflected the everyday reality of the working class, but deep irony to middle-class policymakers: poorer families tended to be more frugal with their savings. But despite poor families’ concerted efforts to save, the difficulty for many families to save in the first place meant that the elderly needed other means.

For most elderly people, the only realistic option was living with the extended family, which was the predominant welfare institution for the elderly in the 19<sup>th</sup> century.<sup>52</sup> Indeed, in the mid-19<sup>th</sup> century, over two-thirds of whites over 65 lived with their children, and that percentage only fell below 50 percent in the 1920s.<sup>53</sup> Steven Ruggles, in his crucial work on 19<sup>th</sup> century extended families, also showed how class patterns affected extended family arrangements. For bourgeois families the head belonged to the middle generation, suggesting that elderly bourgeois moved in with married children when they became widowed or could no longer care for themselves.<sup>54</sup> The head of working class extended families, on the other hand, were usually members of the eldest generation because husbands stayed with their parents and

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<sup>49</sup> Wadhvani, "Banking From The Bottom Up: The Case Of Migrant Savers At The Philadelphia Saving Fund Society During The Late Nineteenth Century," 58.

<sup>50</sup> "Citizen Savers," 175-176.

<sup>51</sup> Ibid., 176.

<sup>52</sup> Daniel Scott Smith, "Life Course, Norms, And The Family System Of Older Americans In 1900," *Journal of Family History* 4, no. 3 (1979): 296.

<sup>53</sup> Steven Ruggles, "The Decline Of Intergenerational Coresidence In The United States, 1850 To 2000 " *American Sociological Review* 72, no. 6 (2007): 964.

<sup>54</sup> *Prolonged Connections: The Rise Of The Extended Family In Nineteenth-Century England And America* (Madison, Wis.: University of Wisconsin Press, 1987), 33-35.

folded their spouses into the family arrangement.<sup>55</sup> Young working-class couples moved back with their parents because husbands “could not expect dramatically improved earnings in later years, and they were not constrained by notions of bourgeois respectability.”<sup>56</sup> And as a result the extended family began much earlier as a way to decrease living costs and share limited economic resources, providing mutual benefits for both parent and married children during the early years.<sup>57</sup> This arrangement worked well for both generations, because the older generation often continued to work well into old age.

However, once parents could no longer work became economically dependent on their children, these mutual benefits became one-sided. Because young working-class couples folded themselves into their parents’ family structure, working-class families were shouldered with the entire span of their parents’ old age. In contrast, most bourgeois couples only took elderly relatives in when they became widowed. Ironically, the multi-generational family structure made it more difficult for working class families to scrape by: the older the head of a household and the longer his tenure, the more limited economic resources were.<sup>58</sup>

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<sup>55</sup> Ibid. Until 1980, Census data did not apply a precise definition to what a “head of household” is, leaving enumerators to make their own judgments. However, the judgment calls enumerators made seemed to be non-arbitrary and consistent enough to assume that the head of household made collective decisions for the family. See Smith, “Life Course, Norms, And The Family System Of Older Americans In 1900,” 289.

<sup>56</sup> Ruggles, *Prolonged Connections: The Rise Of The Extended Family In Nineteenth-Century England And America* 218.

<sup>57</sup> Ibid.

<sup>58</sup> Ibid., 46.

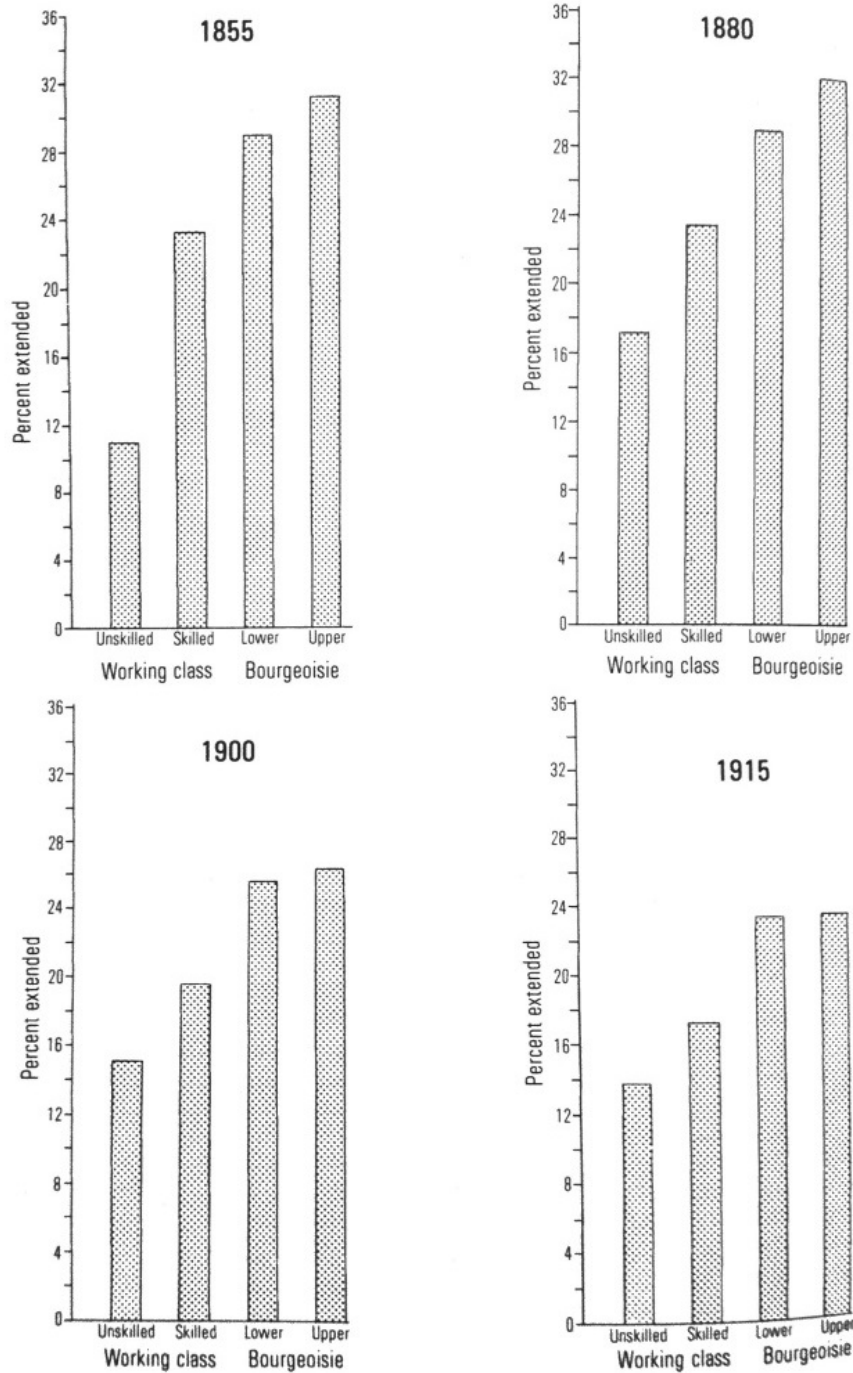


Figure 1.2: Class Patterns of Coresidence.

From Steven Ruggles's *Prolonged Connections* are a series of graphs that show the consistent class pattern of elderly coresidence in the United States. The bourgeois elderly were more likely to live with their families because they could afford to do so. Steven Ruggles, *Prolonged Connections : The Rise Of The Extended Family In Nineteenth-Century England And America* (Madison, Wis.: University of Wisconsin Press, 1987), 33-35.

The economic burdens that the elderly bring to the family created a complicated set of power dynamics that determined how households would fold in elderly kin. Even though many working-class couples lived with the husband's parents, those who contributed to the household income clearly had the power to determine who stayed in the household.<sup>59</sup> Though working-class families shouldered the entirety of their parents' old age burden, the middle generation was wholly capable of extracting concessions from their elderly fathers, and were likelier to seize household control the older the parent became. In one 1895 Massachusetts census, 77.9 percent of males ages 60-79 were still the household head, but dropped to 48.3 at over 80 years old. Conversely, 10 percent of males ages 60-79 were the fathers or father-in-laws of the head, but rose to 34.4 percent for males over 80.<sup>60</sup>

Adult children, for the most part, tried to push the economic burden of their elderly parents on each other. While more elderly people lived with unmarried children than with married children, the difference was particularly acute for households where the elderly father remained the head. Where elderly parents remained the heads, 59 percent lived with unmarried children and only 9 percent of households lived with married children.<sup>61</sup>

The gender of the child did not affect the likelihood the child would take in the parent: old people lived in the same proportion with their sons and daughters.<sup>62</sup> But the gender of the older relative did matter, especially for those who were childless or spouse-less. Although most poorhouse inmates were men, connection-less women were still seven times more likely to enter poorhouses.<sup>63</sup> This paradox emphasizes the fact that men had societal expectations to be financially independent; as a result, single elderly men were likelier to board with unrelated households. Elderly women, however, possessed

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<sup>59</sup> Ibid., 58.

<sup>60</sup> Achenbaum, *Old Age In The New Land*, 78.

<sup>61</sup> Smith, "Life Course, Norms, And The Family System Of Older Americans In 1900," 290.

<sup>62</sup> Michel Dahlin, "Perspectives On The Family Life Of The Elderly In 1900," *The Gerontologist* 20, no. 1 (1980): 103.

<sup>63</sup> Smith, "Life Course, Norms, And The Family System Of Older Americans In 1900," 292.

### Percentage of Elderly Household Co-Residences by Age, 1900

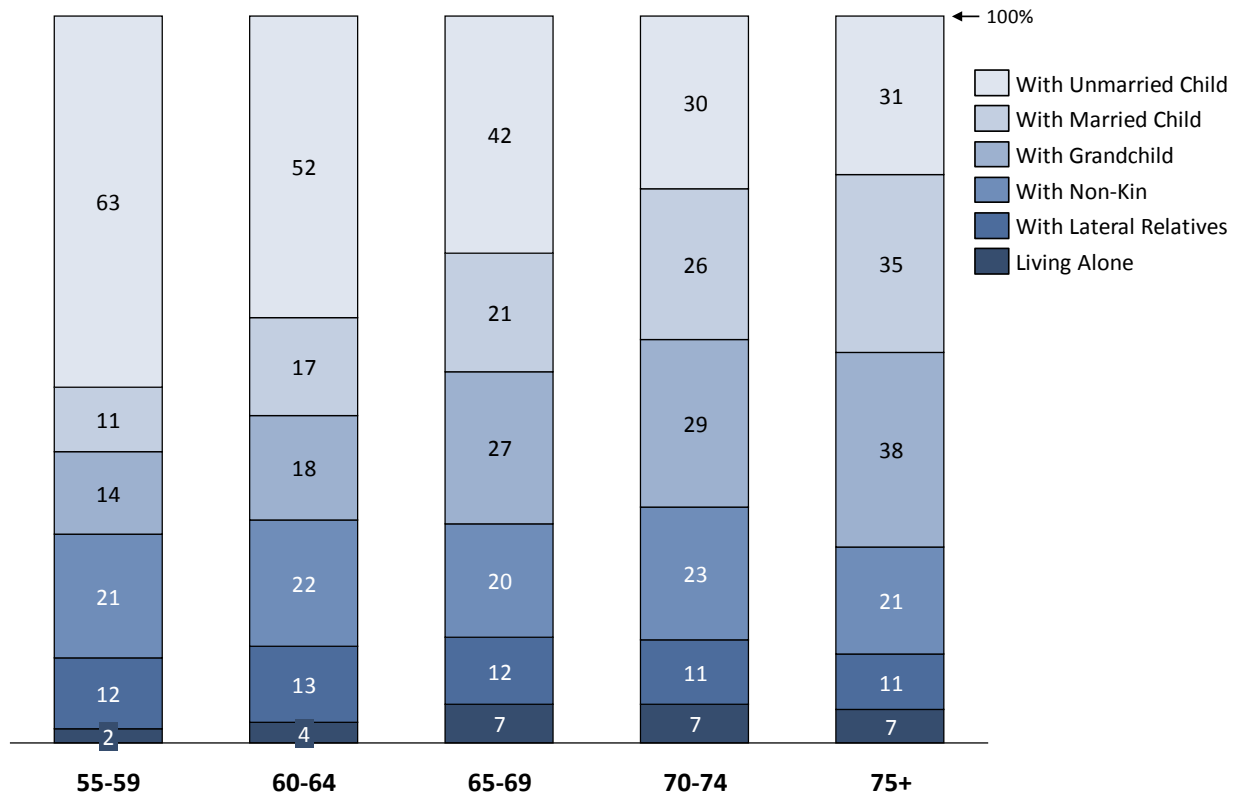


Figure 1.3: Percentage of Elderly Household Co-Residence by Age, 1900.

The elderly predominantly chose to live with unmarried children. As the elderly grew older and their children married, they either stayed with these newly married children or moved in with grandchildren. Daniel Scott Smith, "Life Course, Norms, And The Family System Of Older Americans In 1900," *Journal of Family History* 4, no. 3 (1979): 290.



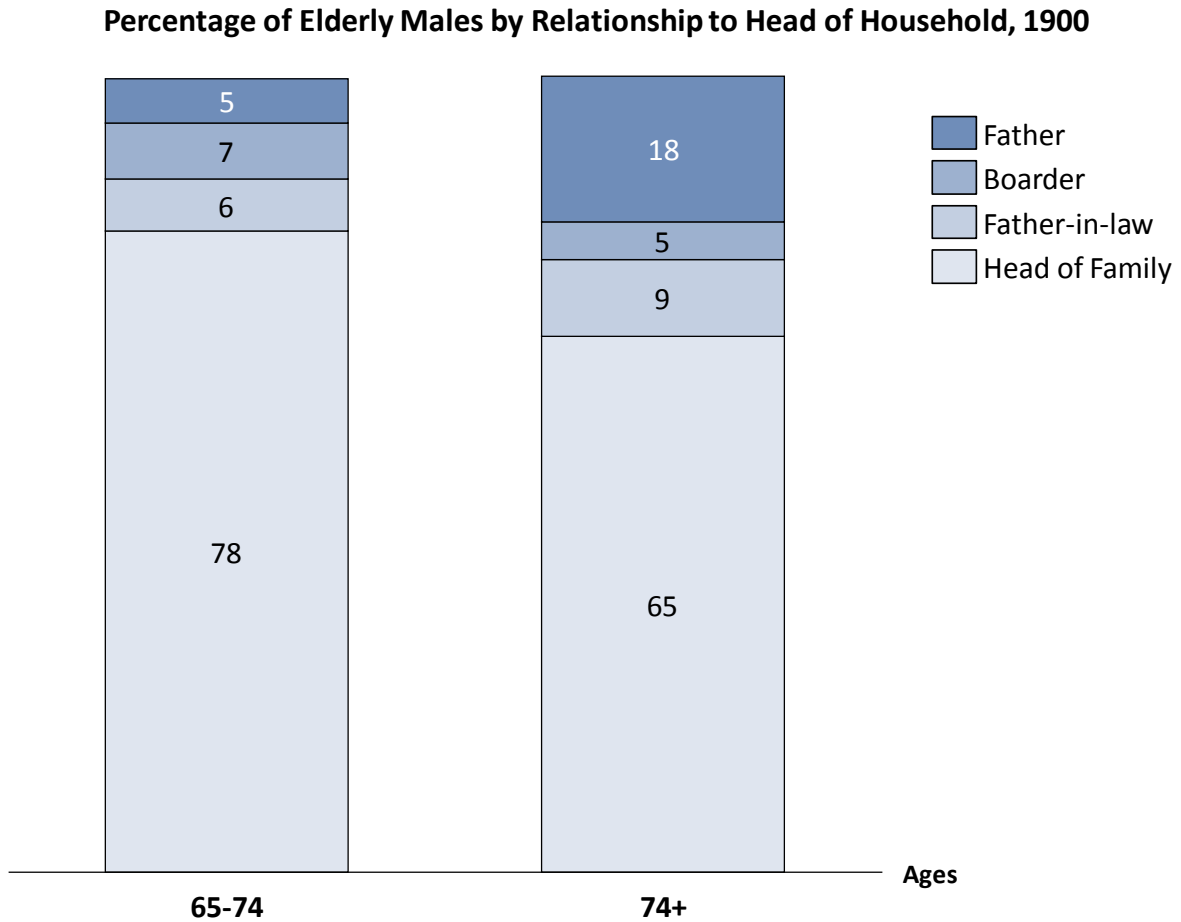


Figure 1.4: Percentage of Elderly Male Relationship to Head of Household by Age, 1900.

Elderly men who were the heads of their households lost headship as they grew older. Beyond 74 years old, they were more likely the fathers or father-in-laws of the head. Data calculated from Richard Jensen et al., "Old Age In The United States, 1900," (Inter-university Consortium for Political and Social Research (ICPSR) [distributor], 1985).

a dependence that “was viewed simply as a continuation of her natural dependence through life.”<sup>64</sup> As such, children were not only expected to take in their mothers, but also spouseless and childless aunts and grandmothers. Aunts, sisters, and sister-in-laws were twice more likely to reside in a household than uncles, brothers, and brother-in-laws.<sup>65</sup>

Anecdotal evidence on old age extended family relations confirms these statistics. In *Old Age Poverty in Greenwich Village*, Mabel Louise Nassau examined case studies of 100 different poor families with elderly members. Most elderly poor indeed lived with unmarried children to scrape by. One woman, despite having three other married children to depend on, lived with her unmarried daughter. “The married daughters contribute something to the mother’s support, but she says, ‘I don’t know what I would do if it weren’t for this daughter.’”<sup>66</sup> One elderly couple depended on their unmarried son entirely for care and support, even though they lived in the same house with a married daughter.<sup>67</sup> Another couple said “her sister and cousins were the only relatives and couldn’t help, so their support falls entirely on the young son.”<sup>68</sup> Although married children occasionally helped, unmarried children clearly had fewer financial restraints to take care of their parents in old age.

Elderly fathers not only struggled to receive economic support from the grown children who lived with him, but also struggled to retain patriarchal status. One man, living with his wife and two grown sons, could still support himself and his wife but had begun to feel anxious about dwindling work in old age. Privately, his wife confided to Nassau that “It would set him crazy if he had to be dependent on his

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<sup>64</sup> Dahlin, “Perspectives On The Family Life Of The Elderly In 1900,” 102. Also calculated from data in Richard Jensen et al., “Old Age In The United States, 1900,” (Inter-university Consortium for Political and Social Research (ICPSR) [distributor], 1985).

<sup>65</sup> Achenbaum, *Old Age In The New Land*, 79. As testament to the compulsion of children to take care of their widowed mothers, older childless widows had a wider range of living arrangements compared to widowed mothers of similar ages. Having the option of a child almost always guaranteed that the widowed mother would live with the child. See Tamara K. Hareven and Peter Uhlenberg, “Transition to Widowhood and Family Support Systems in the Twentieth Century, Northeastern United States ” in *Aging in the Past: Demography, Society, and Old Age* ed. David I. Kertzer and Peter Laslett, *Studies in Demography* (Berkeley, CA: University of California Press, 1995).

<sup>66</sup> Mabel Louise Nassau, *Old Age Poverty In Greenwich Village: A Neighborhood Study* Greenwich House Serise (New York: Fleming H. Revell Company, 1915), 52.

<sup>67</sup> Ibid., 34.

<sup>68</sup> Ibid., 34-35.

two sons.”<sup>69</sup> One widowed, self-supporting man said his three children cannot help him, “and anyway I wouldn’t want to depend on my children.”<sup>70</sup> Another father, wholly dependent on his family, says that he “feels bad because he can’t work” to provide for his wife and unmarried daughter, relying now on boarders instead of his work in the tobacco factory.<sup>71</sup>

Men who could not rely on their children for whatever reason were most likely to be boarders, disavowing any kin or friendship connections out of the fear that their connections would discover their impoverished state. One Chicago charity worker recalled an elderly boarder who “almost starved to death in his room one winter before he would admit any necessity for charitable aid.” He refused any form of assistance until his breaking point, when he gave the worker “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.”<sup>72</sup>

Children were less likely to help their fathers than mothers, because these fathers “had deserted their families when the children were young and helpless... similar refusals to aid several of the habitual drunkards came from sons who suffered much because of their fathers’ vices.”<sup>73</sup> Indeed, most old men that became boarders were “absolutely friendless,” and charity workers “found it very difficult to secure from relatives, employers, friends, or any other sources” funds to support these men.

Women who could not rely on their children, for whatever reason, relied on their siblings or public relief. One unmarried woman, after she lost her sewing job, moved in with her sister and nephews

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<sup>69</sup> Ibid., 29. For many men, struggling to remain self-sufficient in old age was intertwined with the struggle to retain status and authority as heads of households. See Jack Resch, “Poverty, Patriarchy, And Old Age: The Households Of American Revolutionary War Veterans, 1820-1830,” in *Power and Poverty: Old Age in the Pre-Industrial Past*, ed. L.A. Botelho Susannah R. Ottaway, Katharine Kittredge, *Contributions to the Study of Aging* (Westport, Connecticut: Greenwood Press, 2002).

<sup>70</sup> Nassau, *Old Age Poverty In Greenwich Village*, 25.

<sup>71</sup> Ibid., 54.

<sup>72</sup> Alice Willard Solenberger, *One Thousand Homeless Men: A Study Of Original Records* (New York: Charities Publication Committee, 1911), 121.

<sup>73</sup> Ibid., 122.

and sewed at home to pay for costs.<sup>74</sup> A particularly unpleasant woman told Nassau “How would you like to live with people a class below yours?” depended completely on the generosity of her church.<sup>75</sup> Nevertheless, the vast majority of women relied on a combination of family and public support, harnessing any kinship connections they had. Those that relied entirely on public support, lacking offers of help from neighbors and family, were rare.

The lack of obligation to care for elderly in-laws was another indication of the enormous pressure from families to balance between financial well-being for the family and parental obligation to the relative. One father lived with his son’s family, but the son’s wife “seemed to resent the support of her father-in-law, [even though] he ‘wishes he had money of his own’... so he is unhappy, and she is upset.”<sup>76</sup> This sentiment against in-laws seemed to cut across gender lines: another woman recalled the story of her live-in grandmother, who had no other living relatives. One night, the woman and her husband quarreled: “The man said that he could not support the grandmother any longer... the young woman loved her grandmother and said she couldn’t turn her out of the house. Next morning the old woman packed up her belongings and told her granddaughter that she had overheard the quarrel and that she could not be dependent on a man who felt her such a burden.”<sup>77</sup> As these stories suggest, the elderly clearly knew the financial burdens they placed on their families. Most elderly people Nassau interviewed admitted, with a mixture of guilt and resentment, that their inability to contribute to the family income hurt the rest of the family.

As the case studies from *Old Age Poverty in Greenwich Village* suggest, the working class’ old age worries saw financial worries compounded with physical ones: because they were old and could no longer find work, they could not support themselves, much less their families. Two brothers, living alone with no relatives, faced the poorhouse when their savings ran out: “Heartbroken because he had to go to

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<sup>74</sup> Nassau, *Old Age Poverty In Greenwich Village*, 64.

<sup>75</sup> Ibid., 43.

<sup>76</sup> Ibid., 76.

<sup>77</sup> Ibid., 71.

the almshouse, [the elder brother]... was taken ill and died yesterday afternoon.<sup>78</sup> In the most extreme situations, people who feared for their diminished economic potential resorted to suicide: “Fear of losing his position because of his age is said by friends to have been the reason for a suicide leap today by Joseph H..., 60, who hurled himself to death from the high level bridge to the street pavement 125 feet below.”<sup>79</sup>

All elderly poor, regardless of their dependency status, tried to avoid the poorhouse as much as possible. Of the 100 families Nassau interviewed, only three were willing to go to an institution, while the “overwhelming majority dreaded the very idea of an institution and fought bitterly against it.”<sup>80</sup> The immediate reason was that Manhattan’s poorhouse at Blackwell’s Island forced married couples to separate under sex-segregation rules.<sup>81</sup> More importantly, however, was that the poorhouse was seen as last resort, the culmination of utter failure and vice. Its inmates, the social worker Amos G. Warner wrote, “are often the most sodden driftwood from the social wreckage of the time... we find it an institution that even the benevolent willingly forget.”<sup>82</sup> Even homeless old men went through great means to avoid the poorhouse, tolerating starvation in order to maintain their dignity. Countless charity files wrote of men who would rather starve than enter the institution.<sup>83</sup> The elderly working class for the most part successfully avoided the poorhouse, using a combination of kin and outdoor relief. For a few, however, there was no choice but the poorhouse.

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<sup>78</sup> Epstein, *Facing Old Age*, 52.

<sup>79</sup> Ibid., 53.

<sup>80</sup> Nassau, *Old Age Poverty In Greenwich Village*, 81.

<sup>81</sup> Ibid., 83.

<sup>82</sup> Amos Griswold Warner, *American Charities: A Study In Philanthropy And Economics*, Library of economics and politics, (New York,: Crowell, 1894), 195.

<sup>83</sup> Solenberger, *One Thousand Homeless Men*, 114-115.

### **The Demographic Elephant in the Poorhouse**

Though the poorhouse was a fear for all poor people, the destitute elderly did have valid reasons to fear entering the poorhouse: great demographic changes were happening inside. The New York State poorhouse was no stranger to change—it had undergone two legislative reforms in the mid-19<sup>th</sup> century that extracted children and the insane from the poorhouse. But the increasing amount of elderly poor in the New York State poorhouse system towards the turn of the 20<sup>th</sup> century altered the poorhouses' character much more drastically and permanently. Poorhouse administrators struggled to deal with the financial aspects of this change tangled in politics, but more importantly questioned their own ideas of dependency and purpose of the poorhouse. Writers and policymakers began to scrutinize poorhouses through the lens of old age dependency, and they caused an explosion of discourse that radically re-altered conceptions of old age dependency away from its medical perception into something else again.

Beginning in the mid-19<sup>th</sup> century, the proportion of elderly poorhouse inmates in New York State rose dramatically until half of all poorhouse inmates were over the ages of 65. This radical shift in elderly poorhouse inmates was not unique to New York, and can be seen elsewhere in the United States: while roughly a third of poorhouse inmates were over 65 years old in 1910, over two-thirds of poorhouse inmates were over 55 years old.<sup>84</sup>

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<sup>84</sup> Data calculated from Steven Ruggles et al., "Integrated Public Use Microdata Series: Version 5.0 [Machine-Readable Database]," ed. Minnesota Population Center (Minneapolis: University of Minnesota, 2010); Michael B. Katz, *In The Shadow Of The Poorhouse : A Social History Of Welfare In America* (New York: Basic Books, 1986), 91.

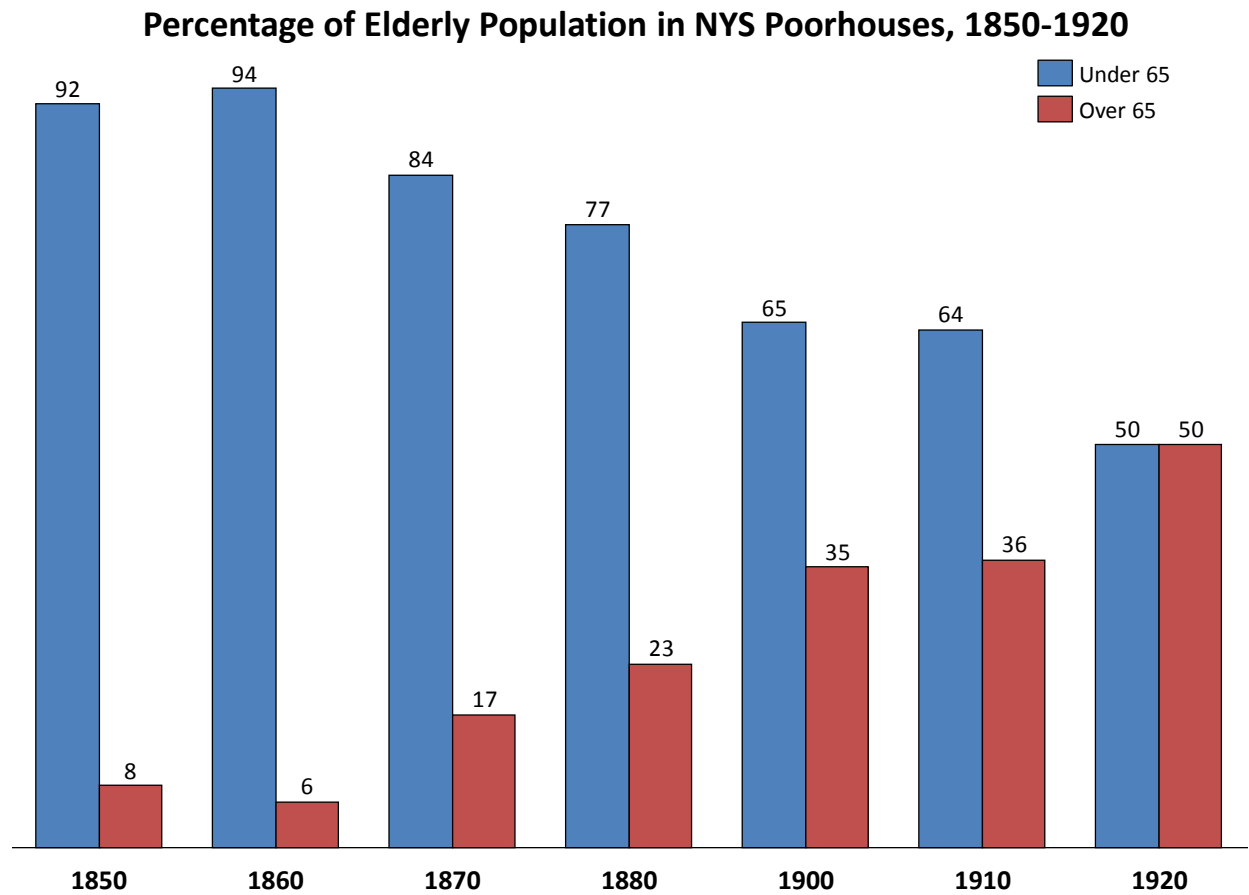


Figure 2.1: Percentage of Elderly Population of NYS Poorhouses by Census Year, 1850-1920.

The proportion of elderly inmates in New York State poorhouses rose dramatically over the course of 70 years. Data calculated from Steven Ruggles et al., "Integrated Public Use Microdata Series: Version 5.0 [Machine-Readable Database]," ed. Minnesota Population Center (Minneapolis: University of Minnesota, 2010)

## Percentage of Elderly Population in NYS Poorhouses By Sex, 1850-1920

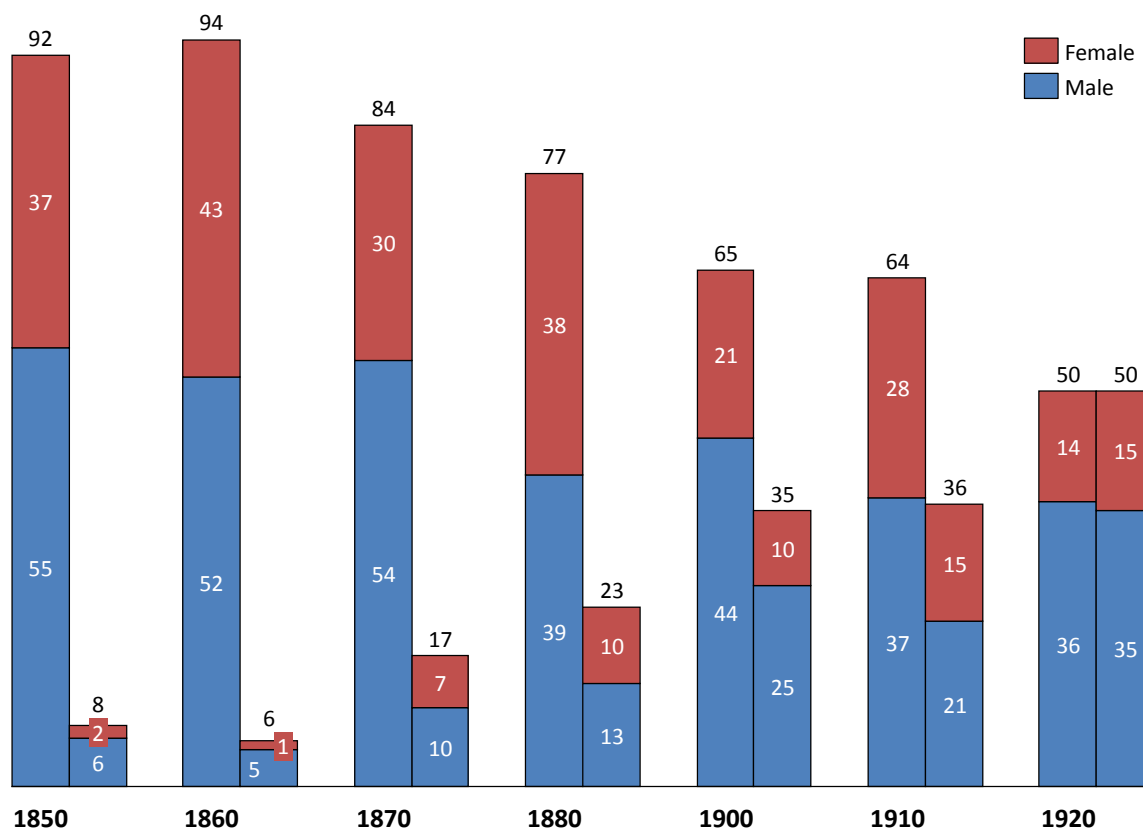


Figure 2.2: Percentage of Elderly Population of NYS Poorhouses by Sex, 1850-1920.

This chart is the same as the previous showing the proportion of elderly poorhouse inmates in New York State, but further broken down by sex. The first bar in each cluster represents inmates under 65, while the second represents inmates older than 65. Men always out-represented women in the poorhouse, but the female to male proportion for those over 65 was much smaller the ratio for those under 65. Over time, however, the proportion of elderly female inmates increased until they existed in about the same proportion as their younger counterparts, reflecting the poorhouses' transformed role as an old age home. Data calculated from Steven Ruggles et al., "Integrated Public Use Microdata Series: Version 5.0 [Machine-Readable Database]," ed. Minnesota Population Center (Minneapolis: University of Minnesota, 2010)



Although this was a staggering rate of growth, this does not mean that there were more elderly people entering the poorhouse. Looking at the share of elderly *population* that entered the poorhouse, the amount stubbornly remained below 1 percent of all people over 65. This proportion is similar to that in the rest of the nation.<sup>85</sup> Despite the difficult economic burdens that come with old age, an overwhelming amount of old people successfully avoided the poorhouse using a combination of kin, friends, and outdoor relief. That so few old people entered the poorhouse does not discount the question of why more elderly people entered the poorhouses; rather, this statistic makes the question more compelling.

Examining the New York State poorhouse population by a more detailed age breakdown in Figure 8 reveals clues as to what may have happened. While more the proportion of elderly inmates increased, the amount of children and young inmates decreased. Beginning in 1850, poorhouse inmates were primarily children, and they left in drastic numbers until none were left after 1900.<sup>86</sup> Instead of an increasing amount of old people, fewer and fewer young people were entering the poorhouse.<sup>87</sup>

This roughly coincides with two New York State reforms that extracted children and the mentally ill from poorhouses into institutions— orphanages and asylums respectively—that offered specialized care. Individual poorhouses around the State were already sending children away to orphanages, but the New York State Legislature deemed that a more formalized effort was necessary. In 1875, the Legislature passed the Children’s Act, prohibiting poorhouses from admitting and caring for children between two

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<sup>85</sup> Data calculated from Ruggles et al., "Integrated Public Use Microdata Series: Version 5.0 [Machine-Readable Database]."

<sup>86</sup> Data calculated from *ibid.*

<sup>87</sup> Michael Katz authored a similar study for the Erie County poorhouse for the years 1830 to 1880, showing that the cause of the increasing percentage of elderly inmates was due to the decrease in mentally ill inmates and children. See Michael B. Katz, *Poverty And Policy In American History* (New York: Academic Press, 1983), 73.

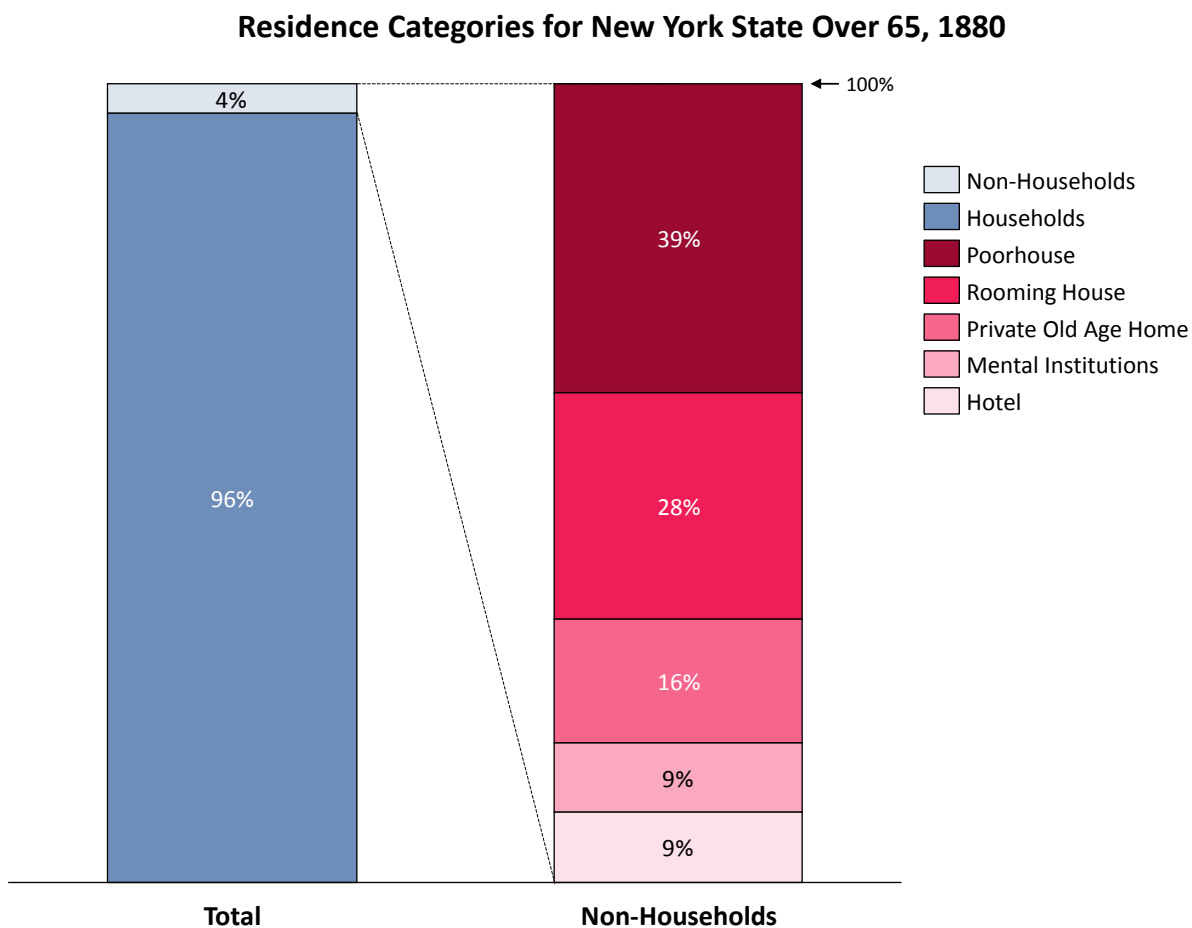


Figure 2.3: Percentage of Residence Categories for New York State Over 65, 1880.

This chart shows what type of residences the New York State's elderly resided in 1880. Over 96 percent of the elderly managed to stay in households, and a miniscule proportion of the elderly—barely one percent—lived in the poorhouse. Data calculated from Steven Ruggles et al., "Integrated Public Use Microdata Series: Version 5.0 [Machine-Readable Database]," ed. Minnesota Population Center (Minneapolis: University of Minnesota, 2010)

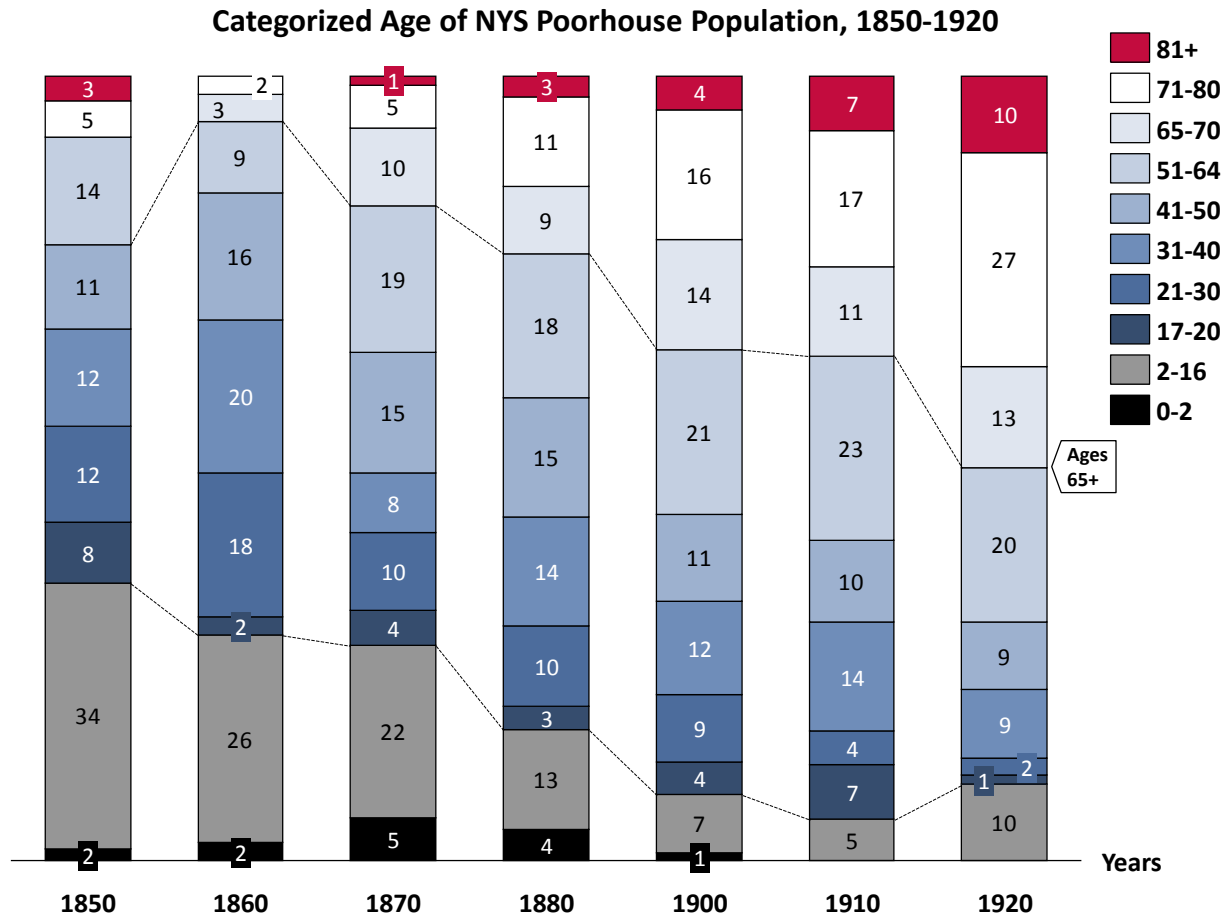


Figure 2.4: Stacked Column Chart of NYS Poorhouse Population by Categorized Age, 1850-1920.

This stacked column chart shows a more detailed age breakdown of the poorhouse population over 70 years. Children through 10 years old all but disappeared by 1910, while the proportion of elderly people beyond 61 drastically increased. Data calculated from Steven Ruggles et al., "Integrated Public Use Microdata Series: Version 5.0 [Machine-Readable Database]," ed. Minnesota Population Center (Minneapolis: University of Minnesota, 2010)

and sixteen.<sup>88</sup> And in 1890, the Legislature passed the State Care Act, which designated the State as responsible for caring all mentally ill poorhouse inmates.<sup>89</sup> Practically, this meant transferring the mentally ill to State-controlled Williard Asylum, which could house 1,500 inmates at a time—in 1890, this was about 8.5% of the poorhouse population.<sup>90</sup>

It was scandalous for children and the mentally ill to live under the same roof as able-bodied vagrants and idlers. As the secretary of New York State's poorhouse oversight board the State Board of Charities, Charles S. Hoyt warned that children living in the poorhouse "quickly fall into ineradicable habits of idleness, which prepare them for a life of pauperism and crime."<sup>91</sup> Hoyt's report spurred the 1875 Children's Act, recommending that removing children from the poorhouse for more specialized care. With separate care, children "will become absorbed in the vigorous and self-supporting population...pauperism in the State, it is believed, will in consequence be largely diminished, and the burdens of taxation for charitable purposes greatly lessened."<sup>92</sup> And without the proper training in handling mentally ill people, poorhouses could not "afford no possible means for the various grades of the insane... herded together without distinction to the character or degree of their madness, and the natural tendency is for all to become irretrievably worse."<sup>93</sup> Hoyt not only worried about the effects of the mentally ill and children integrating, he also worried about *not knowing* how to care for these populations.

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<sup>88</sup> Warner, *American Charities: A Study In Philanthropy And Economics*, 217.

<sup>89</sup> Katz, *In The Shadow Of The Poorhouse*, 100.

<sup>90</sup> Warner, *American Charities: A Study In Philanthropy And Economics*, 269; Percentage calculated from official reported number of 17,736 people as the total poorhouse population in 1890, New York State Board of Charities, "Twenty-Fourth Annual Report Of The State Board Of Charities " in *Documents of the Senate of the State of New York*, ed. New York State Senate (Albany, NY: Cornell University Library, 1891), 263.

<sup>91</sup> Katz, *In The Shadow Of The Poorhouse*, 103-104. The New York State Board of Charities was created shortly before Hoyt wrote his report, in an attempt to bring the poorhouse network under "the aegis of the state" to to impose efficiency on the institutions. See Walter I. Trattner, *From Poor Law to Welfare State: A History of Social Welfare in America* (New York; Don Mills, Ont.: Free Press ; Maxwell Macmillan Canada, 1994), 89.

<sup>92</sup> Charles S. Hoyt, New York State Board of Charities, *Extract From The Tenth Annual Report Of The State Board Of Charities Of The State Of New York, Relating To The Causes Of Pauperism* (Albany: J.B. Parmenter, State printer, 1877), 199-200.

<sup>93</sup> Sylvester D. Willard, "Report on the Condition of the Insane Poor in the County Poor Houses of New York," in *Documents of the Assembly of the State of New York, Transactions of the Medical Society of the State of New York* (Albany, NY: 1865), 194.

Specialized care not only increased the efficacy of rehabilitation to decrease recidivism, but produced knowledge on these populations.<sup>94</sup>

Given that the poorhouse's core nature was integration—as a place where any unfortunate person could seek assistance—it was curious that complaints over integration arose in discussions of children and the mentally ill.<sup>95</sup> In other words, no one shed tears for the intemperate able-bodied men who also had to 'suffer' the evils of integration. In recommendations like these to poorhouse supervisors, the binary between useful and useless, worthy and unworthy, deserving and undeserving, are made explicit. In one manual for poorhouse supervisors cautioned the "Evils of Promiscuous Mingling of Classes in the Almshouse," the report was not referring to social class, but to any and all possible classifications of inmates. "No less distressing has it been to discover a continuous intercourse, which we think must be injurious, between young and old, innocent and hardened." This, in turn, could become dangerous even from the cradle: "However desirable may be the intercourse between an infant and its own degraded mother, it is not to the advantage of the scores of infants in the nursery to be perpetually in close companionship... with a stream of mothers of various types."<sup>96</sup> Such rhetoric argued that children and the mentally ill required something better than the poorhouse because they did not *deserve* to enter it.

The increasing elderly inmate population, however, would turn this binary on its head, even if policymakers did not know it themselves: although the Legislature raised funds for these two dependent populations, they "neither requested nor allocated money to establish any public facilities expressly to care for the aged."<sup>97</sup> Hoyt's data did mention that old age was the cause of dependence for 16 percent of the State's poorhouse population in 1877, but brushed off this statistic.<sup>98</sup> Due to any lack of legislative

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<sup>94</sup> Thomas George Ebert, *A Social History of the Asylum: Mental Illness and Its Treatment In The Late 19th and 20th Century* (Wyndham Hall Press, 1999), 36.

<sup>95</sup> Katz, *In The Shadow Of The Poorhouse*, 104.

<sup>96</sup> Alexander Johnson, *The Almshouse: Construction And Management* (New York: Charities Publication Committee, 1911), 148.

<sup>97</sup> Achenbaum, *Old Age In The New Land*, 80.

<sup>98</sup> Hoyt, *Causes of Pauperism*, 17.

interest in specialized care for old people outside the poorhouse, the proportion of old people within almshouses rose drastically.<sup>99</sup>

Despite their unawareness, all policymakers unknowingly felt the pressure of the changing demographic. “If all the different classes of dependents and defectives who are in need of special treatment... are provided for outside the almshouse, who then remains in the almshouse?” one social worker questioned at the National Conference of Charities and Correction in 1900. “Clearly, only those aged and infirm persons who are unable to support themselves and without relatives to support them.”<sup>100</sup> This realization came too late. By 1900, the demographic shift was nearly complete. In Erie and Cayuga counties, annual poorhouse keeper reports, commentaries, and State Board of Charities reports showed that the growing elderly inmate population vexed poorhouse administrative policy in every aspect—financial and rehabilitative—leaving administrators struggling to adapt.

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<sup>99</sup> Achenbaum, *Old Age In The New Land*, 80.

<sup>100</sup> Johnson, *The Almshouse: Construction And Management* 180.

## Poorhouse Politics and the Elephant's Invisible Reckoning

Outside of its discursive functions, Hoyt's push for the Children's Act began an effort to centralize a poorhouse system decentralized by design. New York State's 1824 County Poorhouse Act aimed to eliminate outdoor relief in favor of local indoor relief managed at the county level.<sup>101</sup> Counties in the State must establish a poorhouse, but assumed all responsibility for financing and managing it.<sup>102</sup> Each county's supervisors would "use any moneys in their hands" for poor relief, and possessed authority to appoint and remove the keeper of the poorhouse for any reason.<sup>103</sup> The 1824 Law intended this decentralization to allow for local expertise that "would rehabilitate paupers, return them to society, and thereby save the taxpayers in the long run," but in practice counties saw the poorhouse's short term costs, and considered poorhouses to be a burdensome nuisance.<sup>104</sup> Poorhouses everywhere were one of the largest discretionary items in county budgets, and saving money was more important to County Supervisors than rehabilitating paupers.<sup>105</sup> In 1880, the poor fund counted for two percent of Cayuga's total expenditure, and six percent of Erie's total expenditure.<sup>106</sup>

One example of this short term cost thinking was the efforts of counties to send paupers to other counties. Although Section 63 of the County Poorhouse Law required poorhouses to assume the responsibility of any poor "having a settlement" in the county, the transient poor that had no proof of settlement "shall be supported by the county in which they may be."<sup>107</sup> Harnessing the decentralized

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<sup>101</sup> Ebert, *A Social History of the Asylum*, 194; This model set a precedent that other states imitated. Trattner, *From Poor Law to Welfare State*, 58-60.

<sup>102</sup> Homer A. Nelson, *Poor Laws of the State Of New York*, (Albany: Argus Company, 1871), <http://galenet.galegroup.com/servlet/MMLP?af=RN&ae=DT102996866&srchtp=a&ste=14>. 5-6. 5-6.

<sup>103</sup> *Ibid.*, 5, 6-7.

<sup>104</sup> Glenn C. Altschuler and Jan M. Saltzgaber, "The Limits of Responsibility: Social Welfare and Local Government in Seneca County, New York 1860-1875" *Journal of Social History* 21, no. 3 (1988): 521.

<sup>105</sup> *Ibid.*, 516, 522.

<sup>106</sup> Data calculated by dividing total reported expenses in county poorhouse reports by the total reported expenditure reported in county treasurer reports. Board of Supervisors of Cayuga County, *1880 Proceedings of the Board of Supervisors of Cayuga County* (Auburn, NY: Daily Advertiser and Weekly Journal Steam Book and Job Printing House, 1880), 124, 126; Board of Supervisors of Erie County, *1880 Proceedings of the Board of Supervisors of Erie County* (Buffalo, NY: The Courier Company, Printers, 1880), 26, 50.

<sup>107</sup> Nelson, *Poor Laws of the State Of New York*. 16.

nature of the poorhouse network, counties sued each other for assuming the responsibility of the transient poor by presenting evidence that a particular person had settlement somewhere else.<sup>108</sup>

All counties had to manage a poor fund that finance poorhouse operations, but Supervisors had full discretion on how the fund raised money, which depended on how their geopolitical situation required they spend it. Erie County appropriated money through the main County Tax because the city of Buffalo is in Erie County, and the majority of all inmates came from Buffalo.<sup>109</sup> Indeed, in 1880, only 83 out of 1951 inmates admitted into the Erie County Poorhouse were from the other towns in the county. Everybody else either came from Buffalo, Canada or other parts of America.<sup>110</sup> On the other hand, Cayuga County raised money by charging towns that sent inmates per person per day, and making up the difference through their own County Tax.<sup>111</sup> Cayuga County is relatively rural: Auburn was the county's largest town and contributed the most inmates, but still less than all the other towns combined.<sup>112</sup>

Cayuga's financing system was designed to uphold equity by discouraging towns from recklessly transferring their own poor to the county, but in practice proved to be extremely contentious. Although towns were charged eighteen and a half cents per day per person, this was not enough to cover the poorhouse's expenses: in 1880, the poor fund needed an additional whopping 20 percent of total spending through the County Tax.<sup>113</sup> For one thing, four towns that did not send inmates to the poorhouse assumed the burden of other towns.<sup>114</sup> As a result, Poor Overseers from the smaller towns who granted residents admittance into the poorhouse regularly petitioned Cayuga Supervisors to charge higher upkeep rates.<sup>115</sup>

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<sup>108</sup> Altschuler and Saltzgaber, "The Limits of Responsibility," 521.

<sup>109</sup> Board of Supervisors of Erie County, *1880 Proceedings*, 84.

<sup>110</sup> *Ibid.*, 22. It should also be noted that NYS legislation in 1873 designated the Erie County poorhouse as one of several institutions to accept state paupers, who lacked legal settlement in any county. See Katz, *Poverty And Policy In American History*, 61.

<sup>111</sup> Board of Supervisors of Cayuga County, *1880 Proceedings*, 171.

<sup>112</sup> *Ibid.*, 171-175.

<sup>113</sup> Percentage calculated from an overdraw of \$1,209.52, with a total spending number of \$6463.83. *Ibid.*, 171.

<sup>114</sup> *Ibid.*, 293.

<sup>115</sup> For example, Auburn inmates stayed a total of 6,359 days in 1880, while everybody else stayed for 11,879. *1881 Proceedings of the Board of Supervisors of Cayuga County* (Auburn, NY: K. Vail & Co. Book and Job Printers,, 1881), 41, 46.



More importantly, the county tax rolled the poor fund into a larger political issue on a disproportionate tax burden between larger and smaller towns. Despite tax equalization committees on the county and State level, smaller towns still bore a larger tax calculated from real estate, forcing residents from smaller towns to pay a larger amount per square foot.<sup>116</sup> One day after the Cayuga finalized the amount of tax revenue required (for, among other things, the poor fund), a small town Supervisor proposed a resolution. "The present system results in great injustice to many interests in the State, real estate paying nearly 90 per cent of the taxes... this is not only a great, but is a growing evil."<sup>117</sup> A fellow small town representative proposed a more extreme resolution that "the law, as it now is, confers upon the Board of State Assessors power of the most unjust and arbitrary character, which is too often used as an apparent mode of punishment of favoritism... [we] seek to procure the passage of a law abolishing the Board of State Assessors as now constituted." Both resolutions failed, with all representatives from Auburn and the next two largest towns voting against.<sup>118</sup>

The best avenue Supervisors had to express resentment against unfair taxation was targeting large discretionary budget items, like the poor fund. In the poisonous budget climate in that 1880 Cayuga session, nothing remotely related to poorhouse expenditures was spared. In Cayuga, Supervisors spent \$1,716.75 to audit poorhouses expenses and recover \$1,207.52.<sup>119</sup> Despite the fact that Cayuga was actually losing money, it is indicative of the Supervisors' borderline irrational will to slash poorhouse expenditures. The Supervisors mandated that all county buildings contract for supplies through sealed bids, but allowed all except for the poorhouse the discretion to determine contract length.<sup>120</sup> Instead, the Supervisors constrained the poorhouse into contract lengths of six months.<sup>121</sup> And although the poorhouse

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<sup>116</sup> Altschuler and Saltzgaber, "The Limits of Responsibility," 523.

<sup>117</sup> Board of Supervisors of Cayuga County, *1880 Proceedings*, 105.

<sup>118</sup> *Ibid.*, 106.

<sup>119</sup> *Ibid.*, 102.

<sup>120</sup> *Ibid.*, 69.

<sup>121</sup> *Ibid.*, 60.

ended with a surplus of \$154.57 at the end of 1880, the Cayuga Treasurer redistributed the poor fund so that the fund ended up with *less* money for the next year.<sup>122</sup>

These financial efforts were not out of coincidence, because the Supervisors also openly suspected poorhouse Keepers of frivolous spending. After the Erie poorhouse Keeper submitted an extremely detailed list of every single item he purchased in 1880, the Supervisors scrutinized the list closely enough to note that the Keeper had purchased two horses and a carriage. The Keeper had already justified the purchase, claiming that but the previous wagon was “in a worn-out and useless condition,” but the Supervisors still passed a resolution demanding the Keeper explain whether purchase was “for the use of the poor, supported by the county, or for his own use.”<sup>123</sup> In 1907, the Supervisors accused the Erie Keeper of “selling barrels, old iron, rags and bones without proper documentation” for his own personal benefit, and demanded a full investigation.<sup>124</sup> The subcommittee that investigated the charges reported that, while the rags were burnt and the barrels were used as trash cans, the old iron and bones were indeed sold without proper documentation, and charged the Keeper back for the proceeds of that sale.<sup>125</sup>

Part of the suspicion came from the massive scale of the poorhouse—after all, there was only one poorhouse for the entire county, making embezzlement easy to obfuscate—but Supervisors clearly felt spending on the poor was not as justified as on orphanages and asylums. Cayuga Supervisors asked a subcommittee to review the Keeper’s expense report, but did not ask the same for the Orphan Asylum or the Lunatic Asylum.<sup>126</sup> The subcommittee also reaffirmed the Keeper as “thoroughly competent, and one who is earnest and conscientious in performing all that devolves upon him.”<sup>127</sup> These same qualities were unquestioned for the “Lady Managers” of the Orphan Asylum, who the Supervisors were wholly sympathetic to. Although they had noticed a suspicious uptick in the Orphan Asylum’s request for

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<sup>122</sup> Ibid., 126, 170.

<sup>123</sup> Board of Supervisors of Erie County, *1880 Proceedings*, 25, 87.

<sup>124</sup> *1907 Proceedings of the Board of Supervisors of Erie County* (Buffalo, NY: The Courier Company, Printers, 1907), 171.

<sup>125</sup> Ibid.

<sup>126</sup> Board of Supervisors of Cayuga County, *1880 Proceedings*, 82.

<sup>127</sup> Ibid.

funding, but rationalized the rise as increased salaries and “a large amount of sickness” amongst the children.<sup>128</sup> In contrast to the poorhouse report that listed the exact goods all 103 suppliers sold to the poorhouse, the Orphan Asylum listed spending on “groceries” and “work on place.”<sup>129</sup>

Keepers defended themselves against such attacks, but could do little other than justifying their spending. In 1879, the Erie poorhouse spectacularly overdrew \$19,349.73 from its allocated amount of \$39,399.91.<sup>130</sup> The Erie Keeper partially placed blame on this overspending on his predecessor, who had dragged the poorhouse into a dilapidated condition, and categorized most of the overspending into “Permanent Improvements.”<sup>131</sup> But the Keeper blamed Canada the most: “whole families... are landed in our city by foreign aid without means and entirely dependent upon charity. Many of these arrive by way of Quebec or Toronto.” Until the State Board of Charities had the power to deport these foreign paupers, the keeper anticipated “that the increased expenses of the department will continue.”<sup>132</sup> For the most part, successive Erie Keepers (no one stayed for long) were constantly in the unenviable position of pleading the Supervisors for more money. In 1900, the Erie Keeper asked the Supervisors not to pare the poorhouse budget, claiming that “the limit of reduction in expenditures of the Department has been reached” and expenditures already sunk to “the lowest point of the last twenty years.”<sup>133</sup> The Board slashed appropriations for the poorhouse anyway.

It is impossible to draw a direct relationship between the increasing age of inmates with financial expenses simply because it is impossible to trace the exact age makeup of the poorhouse over time. Many poorhouse ledgers that tracked inmates’ details are missing, and extant records of poorhouse administration tell only half of the story. The State Board of Charities’ annual reports did begin counting the number of inmates over seventy in 1900, but unfortunately by this time the Board’s efforts tracked the

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<sup>128</sup> *1881 Proceedings*, 78.

<sup>129</sup> *1880 Proceedings*, 180-183, 189.

<sup>130</sup> Board of Supervisors of Erie County, *1880 Proceedings*, 53.

<sup>131</sup> *Ibid.*, 26.

<sup>132</sup> *Ibid.*, 41.

<sup>133</sup> *1900 Proceedings of the Board of Supervisors of Erie County* (Buffalo, NY: The Courier Company, Printers, 1900), 823.

transformation after the fact. Instead, this essay used the closest proxies for tracking old age depending on what the poorhouses reported. Both Erie and Cayuga poorhouse keepers issued reports to their respective County Supervisors each year, but these reports divulged short term costs, rather than delving into the causes of these costs. By virtue of the high turnover of poorhouse inmates, Keepers only bothered to record more details when people died. In both cases, the best proxies tracking the old age population over time are when they died.

The Cayuga Keeper, in accordance with the poor fund's financial model, included in his annual reports a list of all inmates and the amount of days they stayed at the poorhouse. Here, the best proxy was the number of deaths by inmates who stayed for more than a year. Unlike younger inmates, the elderly stayed in the poorhouse for continuously long periods of time, entering the institution with the understanding they would unlikely leave.<sup>134</sup> Whether they were women or children, younger inmates tended to stay in the poorhouse in erratically short periods, either from their own initiative or from the Keeper's pressure to leave the poorhouse.<sup>135</sup> The mentally ill were the only other population who had the same tenure patterns as the elderly, but were immediately transferred to the State-financed Utica Asylum. Thus, the amount of deaths by inmates staying for more than one year was a relatively isolated measurement of old age.<sup>136</sup>

The Erie Keeper not only managed the poorhouse, but also managed the hospital attached to it. Because of the wildly varying costs attached to treating different types of illnesses, the Keeper's annual reports included the Erie County Hospital's lengthy sub-report on the number of people admitted for a specific disease, how many days they spent in the hospital, and how many people died from that disease. Among the list of treated diseases, the Hospital admitted inmates for "senility." This was a deceptively simple measure of old age, because the hospital used senility as a catch-all for old people who were dying

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<sup>134</sup> Katz, *Poverty And Policy In American History*, 84.

<sup>135</sup> Rockman, *Scraping By: Wage Labor, Slavery, And Survival In Early Baltimore*, 199.

<sup>136</sup> After the mid-nineteenth century, most asylums refused to admit any patient over the age of sixty because of a growing understanding that "curing" senescence, as asylums attempted to do previously, was futile because "the senescent were considered to be laboring under a hopeless condition." See Carole Haber, *Beyond Sixty-Five : The Dilemma of Old Age in America's Past* (Cambridge; New York: Cambridge University Press, 1983), 90-91.

without a recognizable illness. Any old patients who were admitted to the hospital for other illnesses would not show up under ‘senescence.’<sup>137</sup>

Correlation does not imply causation, but the numbers combined with anecdotal evidence that the increasing number of old people in poorhouses was a significant factor in the marked rise in poorhouse expenses. In Cayuga County, where data is more complete, there is a 90.1% correlation between expenditures per person, with a 1 percent level of significance. In Erie, the same two variables were 54.4 percent correlated, with a 5 percent level of significance. In addition, the data shows while expenditures per inmate increased, pauper labor contributing to inmate upkeep continued to decrease.

The little anecdotal evidence that exists in Keepers’ reports gives a partial explanation to the cost trends. For the decreasing value of pauper labor, the poorhouse struggled to find enough able-bodied inmates who could work on the poorhouse farm. In 1907, warning of dire labor shortages on the poor farm, the Keeper pleaded to the Supervisors that he needed authorization to increase wages to attract laborers from other farms.<sup>138</sup>

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<sup>137</sup> Another potential caveat is that the hospital had separate operations, even though it was part of the poorhouse. Theoretically, anybody from Erie County could utilize the services of the Hospital, which would tarnish the statistics in the Hospital’s sub-report. In practice, this was not the case: in 1910, the Erie Supervisors changed the name of the poorhouse to the “Erie County Home,” reportedly because many people objected to using the hospital because of the stigma attached to “almshouse.” See Board of Supervisors of Erie County, *1910 Proceedings of the Board of Supervisors of Erie County* (Buffalo, NY: The Courier Company, Printers, 1910), 389.

<sup>138</sup> *1907 Proceedings*, 289.

### Expenditures Per Person and Old Age Death Rate, Erie and Cayuga Counties, 1880-1910

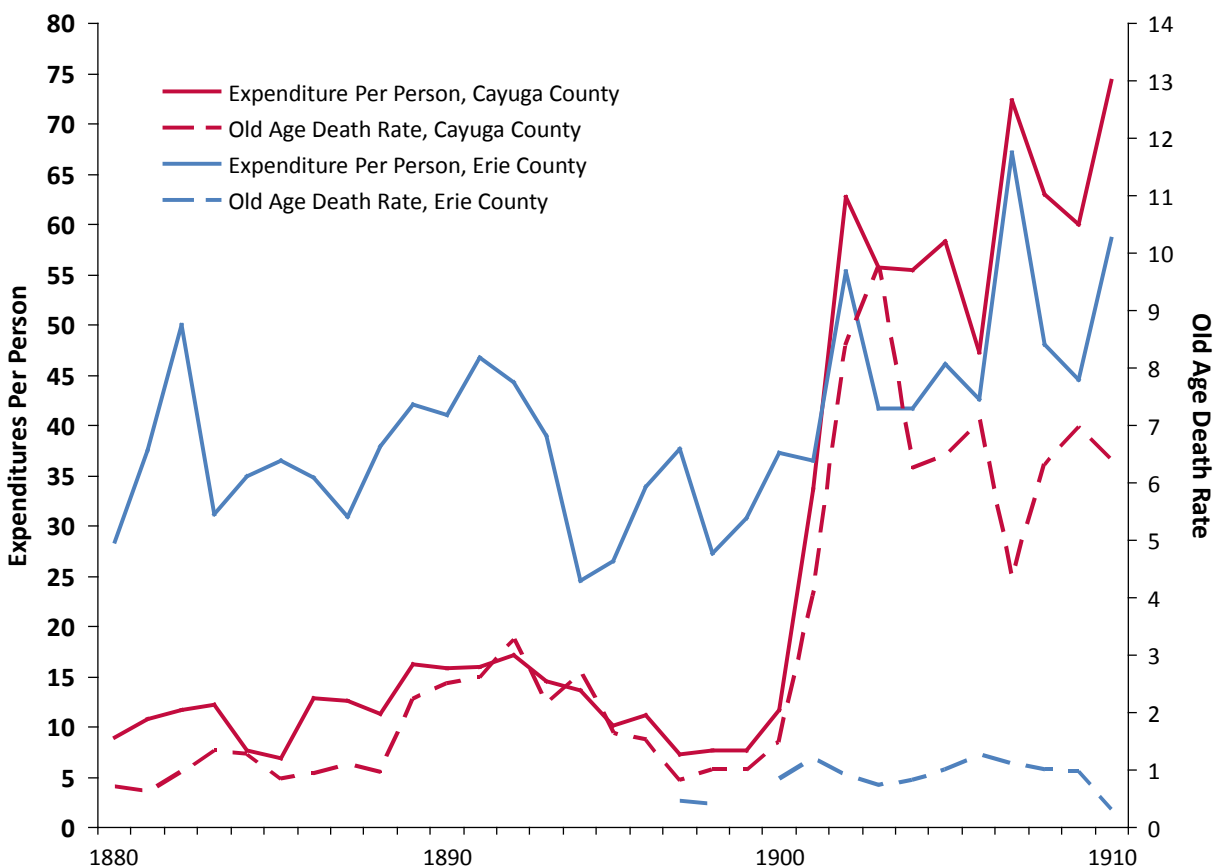


Figure 2.5: Expenditures Per Person and Old Age Death Rate, Cayuga and Erie Counties.

Data from the Erie County Poorhouse is frustratingly incomplete; Erie’s old age death rate is much lower than Cayuga’s because the Erie Poorhouse hospital did not provide, attributing “senility” as the cause of death only when no other disease could be attributed to the inmate. However, the chart reveals that an increase in poorhouse expenditures is closely correlated with the old age death rate. While correlation is not causation, anecdotal evidence collected from both the poorhouse keepers reveal that much of these increased expenditures were for separate facilities for elderly inmates and increased medical care.

Around 1900, expenditures per person for the Cayuga poorhouse rose sharply; Erie experienced a less dramatic raise. The increases are due to a sharp decrease in the number of inmates admitted—Cayuga went from 896 inmates in 1898 to 224 inmates in 1901—but the elderly incurred a greater cost, so total expenditures stayed the same on balance. Both poorhouses had begun the transition to serve as old age homes, and this change in care meant that they had begun to refuse admittance to younger inmates. Admitting a greater proportion of elderly people translated into a higher old age death rate. Data calculated and compiled from New York State Board of Charities, *Annual Report*, Cayuga County Board of Supervisors, *Proceedings*, and Erie County Board of Supervisors, *Proceedings*.

Elderly inmates increased poorhouse costs because they stayed longer and required more resources. In 1906, a hundred patients in the Erie County Hospital admitted for senility stayed a collective whopping 18,458 days, spending on average more time in the hospital than any other disease.<sup>139</sup> In the poorhouse proper, elderly inmates enjoyed separate buildings from the rest of the inmates. The 1904 Keeper's report listed the existence of dining, sleeping, and sitting rooms for old men, and a dining room for old women.<sup>140</sup> Four years later, in testament to the growing elderly population, the poorhouse added a sitting room for old women and expanded the old women's dining room to two floors.<sup>141</sup>

Separate facilities made sense: in a large city near the Canadian border, the Erie poorhouse received many transient workers who stayed for short periods of time. The elderly were the only population left that would stay in the poorhouse for long, continuous periods, and one poorhouse administrator wrote that complicating "the care of the aged and infirm poor with that of short-term prisoners or disorderly persons is an exceedingly unfortunate arrangement."<sup>142</sup> Separate facilities streamlined interactions between administrators and inmates, and made it possible for the Keeper to encourage tramps to leave by allocating them fewer resources. However, separate facilities also came at a cost. New spaces required new furnishings, and in 1904 the total cost of these for old men and women were \$2618.75 and \$54.74 respectively. They also required separate upkeep: in 1909, the Keeper renovated the "entire frame building used for senile men" at a substantial cost of \$14,678.94.<sup>143</sup>

Glenn Altschuler claims that the depth of this untouched poorhouse financing history shows that "nineteenth century social welfare should be returned to its proper setting" in "the town halls and meeting-rooms of Supervisors and Superintendents of the Poor," but this is too absolutist.<sup>144</sup> Outside Supervisors' meetings, finance intertwined with existing problems of rehabilitation, classification, and

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<sup>139</sup> Ibid.

<sup>140</sup> *1904 Proceedings of the Board of Supervisors of Erie County* (Buffalo, NY: The Courier Company, Printers, 1904).

<sup>141</sup> *1907 Proceedings*, 907.

<sup>142</sup> Johnson, *The Almshouse: Construction And Management* 62-63.

<sup>143</sup> Board of Supervisors of Erie County, *1910 Proceedings*, 1068, 1070.

<sup>144</sup> Altschuler and Saltzgaber, "The Limits of Responsibility," 515.

usefulness. The State Board of Charities treated poorhouse policy as a matter of social policy, relegating decreased administrative costs as a mere consequence of rehabilitation from pauperism. The result of decreased pauperism is that “the burdens of taxation for charitable purposes [will be] greatly lessened.”<sup>145</sup> Poorhouse keepers agreed: the problem of the poorhouse is “not merely a problem of economical administration,” but because very few poorhouses were “doing all that they should in the way of control; partly because they do not realize the need.”<sup>146</sup>

The consequences of admitting elderly inmates—heightened expense and decreased cost recovery—did emphasize to poorhouse keepers that the poorhouse’s nature had changed. Though elderly inmates cost more to care for, administrators justified the expense using the same reasons for the mentally ill and children’s high upkeep.<sup>147</sup> At the very worst, Keepers had a justification for frugal County Supervisors that the poorhouse’s needed more money. Moreover, it was simply impossible to blame old people for entering the poorhouse: rather than embodying the able-bodied narrative of failure that must be disciplined, old people were seen like the mentally ill and children to possess no fault in entering the poorhouse. One handbook on the New York State poorhouse system described that elderly inmates had been “compelled to seek refuge under its inhospitable roof by no fault of their own.”<sup>148</sup> Spending money on elderly inmates was justifiable: “as many years may elapse before death comes to give them release, every alleviation of their hard lot, consistent with the duty owed to the tax-payers by those to whom the trust of expending the public moneys has been confided, should be encouraged.”<sup>149</sup>

But unlike the mentally ill and children, elderly inmates could not sustain the poorhouse’s financial model, which depended on both care and rehabilitation. Caring for the inmates was important, but rehabilitation was even more so: theoretically, instilling hard work meant that paupers can work off

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<sup>145</sup> Hoyt, *Causes of Pauperism*, 200.

<sup>146</sup> Johnson, *The Almshouse: Construction And Management* 6.

<sup>147</sup> Katz, *In The Shadow Of The Poorhouse*, 101.

<sup>148</sup> New York State Charities Aid Association and Fredrick Law Olmsted, *Hand-book for Visitors to the Poorhouse* (G.P.Putnam's sons, 1888), 35.

<sup>149</sup> Ibid.



the cost of their poorhouse stay and save the county government money.<sup>150</sup> This was the same dynamic for the mentally ill and children, but in a more extreme form. Most mentally ill inmates were capable of—and performed—physical labor like making dresses or farming.<sup>151</sup> Children could perform some labor, and even more in the future. In contrast, not only were elderly inmates incapable of performing physical labor, but the whole notion of instilling a hard work ethic was absurd. “The almshouse is practically a hospital,” the State Board of Charities frantically reported in 1901, “due to the fact that the large majority of the inmates of our almshouses are old people, who are more or less troubled with the infirmities and chronic diseases incident to age and broken-down constitutions.”<sup>152</sup> The dilemma of rehabilitation not only perplexed the administration’s moral faculties, but also the way it balances the books.

Financial difficulties were not the only problems poorhouse administrators had to contend with an elderly population. In light of the demographic shift, Alexander Johnson, an Ohio poorhouse administrator, researched poorhouses across America to examine how they re-conceptualized their purpose. Constructing a poorhouse, for example, should center on the idea of building “a comfortable, substantial, and economical home for a number of old or feeble persons.”<sup>153</sup> The building should be in the country “with a pleasant view” to maximize its “homelikeness.”<sup>154</sup> An infirmary is required, furnished with enough beds for ten to twelve percent of its inmates, and because of the large amount of infirm

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<sup>150</sup> Rockman, *Scraping By : Wage Labor, Slavery, And Survival In Early Baltimore*, 228. In practice this financial model consistently failed. Pauper labor seldom saved the poorhouse money; for one example of Seneca County, see Glenn C. Altschuler and Jan M. Saltzgaber, “Clearinghouse for Paupers: The Poorfarm of Seneca County, New York, 1830-1860” *Journal of Social History* 17, no. 4 (1984): 579. Amos Warner also complained that setting inmates to work often cost more than the value of the work itself. See Katz, *In The Shadow Of The Poorhouse*, 30-31. The crucial departure here is that the existence of elderly poor attacked the *concept* of the model itself, and not just its practical manifestations. The elderly poor forced poorhouse administrators to conceive a separate financial model.

<sup>151</sup> Ebert, *A Social History of the Asylum*, 128-130. Through 1890-1895, the Erie County Poorhouse also listed the value of labor performed by the mentally ill, including “knitting,” “mending,” “laundry,” and “housework.” In 1892, the value of this labor totaled \$18,426.73. Board of Supervisors of Erie County, *1882 Proceedings of the Board of Supervisors of Erie County* (Buffalo, NY: The Courier Company, Printers, 1882), 65.

<sup>152</sup> New York State Board of Charities, *124th Annual Report of the State Board of Charities For the Year 1900*, ed. New York State Board of Charities, vol. 6, Documents of the Senate of the State of New York (Albany: James B. Lyon, State Printer, 1901).

<sup>153</sup> Johnson, *The Almshouse: Construction And Management* 16.

<sup>154</sup> *Ibid.*, 12, 23.

people, the building itself should never be more than two-stories high so elderly inmates can navigate with ease.<sup>155</sup>

More profoundly than comfort, however, was the emphasis on constructing facilities that allowed elderly inmates privacy and separation. Separate facilities, like those in Erie poorhouse, not only allowed for easier administration but included a moral purpose: the New York State poorhouse handbook surmised that “Respectable old people, who have known better days... should not be compelled to associate with the vicious and degraded.”<sup>156</sup> Separate facilities provided separate elderly spaces in existing poorhouses, but the State Board of Charities dictated in 1904 that future poorhouses must realize a more complete separation by following “The modern standard of almshouse construction... of cottage grouping.”<sup>157</sup>

Cottage construction was exactly as it sounded like: instead of the traditional poorhouse arrangement of a single building with grouped quarters, the living quarters branched out into smaller cottages. But the cottage plan did not completely abolish the dormitory: rather, the cottages connected to the larger, centrally managed poorhouse with the dining hall, Keeper’s quarters, and group dormitories for younger inmates.<sup>158</sup>

The cottage plan not only recognized that elderly inmates should be rewarded, but *privileged* over other inmates. The ideal cottage plan includes a mix of “dormitories and bedrooms in due proportion,” with the single bedrooms “for certain of the older inmates” who deserved “some home feeling and sense of privacy,” and not the administrator’s disciplinary surveillance and control.<sup>159</sup> Johnson wrote about one previously prosperous old married couple, now reduced to poverty in old age, living in an Indiana cottage-style poorhouse. “They had their own featherbed, bureau and chairs, a library of books, and a few

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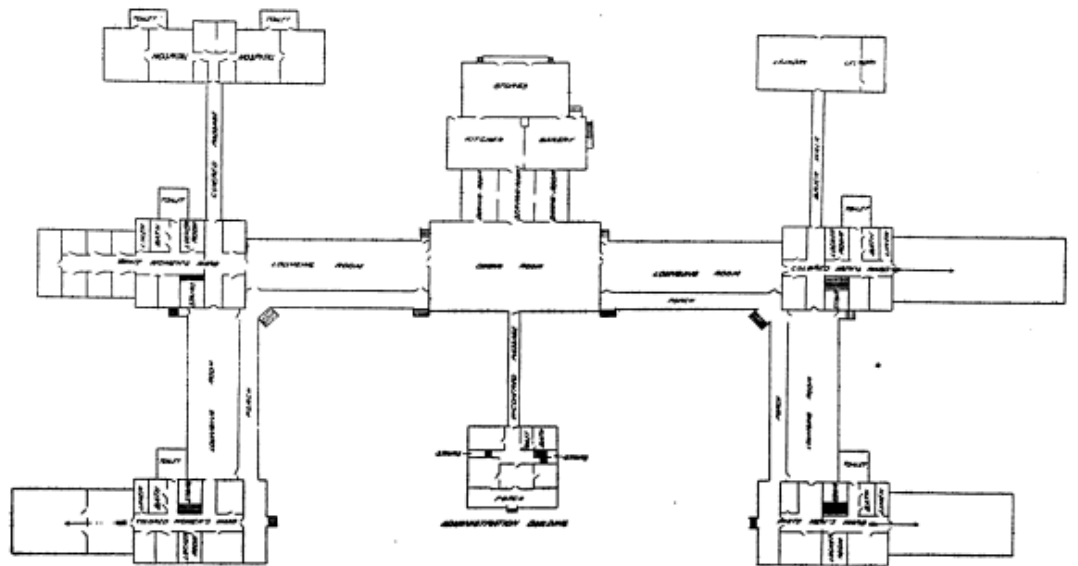
<sup>155</sup> Ibid., 25, 19.

<sup>156</sup> New York State Charities Aid Association and Olmsted, *Hand-book for Visitors to the Poorhouse*, 36.

<sup>157</sup> New York State Board of Charities, *128th Annual Report of the State Board of Charities For the Year 1904*, ed. New York State Board of Charities, vol. 9, Documents of the Senate of the State of New York (Albany: BRandom Printing Company, State Legislative Printers, 1905), 556.

<sup>158</sup> Johnson, *The Almshouse: Construction And Management* 240.

<sup>159</sup> Ibid., 27; New York State Charities Aid Association and Olmsted, *Hand-book for Visitors to the Poorhouse*, 36.



FIRST FLOOR PLAN, HOME FOR THE AGED AND INFIRM, WASHINGTON, D. C. George O. Totten, Jr., Architect

Figure 2.6: Cottage Poorhouse Floor Plan, Washington D.C. This First Floor Plan of Washington, D.C.'s Home for the Aged and Infirm, shows the ideal architecture of cottage construction. Ideally, these cottages give off the illusion of autonomy by creating separate spaces, but were not completely autonomous from the main building of the poorhouse. Instead, cottages were linked together through corridors that themselves were heated and roofed, allowing the elderly to use the corridors as congregating and sitting spaces. Alexander Johnson, *The Almshouse: Construction And Management*, (New York: Charities Publication Committee, 1911), 96.

pictures. They made their own breakfast and supper, sometimes going over to the ‘brick house’ for dinner, sometimes not. They were devoutly thankful, since they had to end their days in the almshouse, that their lot had fallen so as to include even a one-room cottage which they might have to themselves.”<sup>160</sup> When another cottage opened up, the inmates living in the brick house “competed for the privilege of occupying it. To move into it... was a reward of merit, and the best behaved, most cleanly inmates were chosen to receive the favor.”<sup>161</sup>

On top of finance and construction, poorhouse administrators also had to deal with transforming their method of care to tailor elderly inmates. “Permanent inmates are entitled to a great deal of very kindly consideration... For such people everything possible should be done to make the almshouse really a ‘home for the aged and infirm.’”<sup>162</sup> Instead of working, elderly inmates should be provided with “suitable spectacles, that they may be able to read and sew. Picture books, illustrated papers, checkers and other simple games will help them to pass the time.” Old women, in particular, “will like to knit and make patchwork.”<sup>163</sup>

The Erie County poorhouse, for its part, changed its name to the “Erie County Home” in 1910.<sup>164</sup> Cynically this was designed to remove the stigma associated with the words almshouse, but Johnson argues that similar name changes nationwide indicated “something more than a desire for euphemism... With a less offensive term has usually come a milder and kinder management.”<sup>165</sup> In his report to the Erie Supervisors that same year, the Keeper appended an unusual note addressing not the Supervisors, but well-to-do volunteers: “on behalf of the old people, I wish to express their appreciation to the many

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<sup>160</sup> Johnson, *The Almshouse: Construction And Management* 68.

<sup>161</sup> Ibid.

<sup>162</sup> Ibid., 66-67.

<sup>163</sup> New York State Charities Aid Association and Olmsted, *Hand-book for Visitors to the Poorhouse*, 36.

<sup>164</sup> Board of Supervisors of Erie County, *1910 Proceedings*, 389.

<sup>165</sup> Johnson, *The Almshouse: Construction And Management* 6.

charitably disposed persons who during the year arranged musicales [sic] and recitations and provided reading matter, playing cards, candles, and fruits for them.”<sup>166</sup>

But Johnson warned that poorhouse administrators transitioning towards a more compassionate mode of care should not entail losing sight of discipline. “*Care* of defectives has a necessary corollary, and that is *control*,” and neither can exist without the other.<sup>167</sup> Very few poorhouses, indeed were “doing all that they should in the way of control... a firmer control of the defective inmates of almshouses than is at present usually exercised is plainly demanded.”<sup>168</sup> Old people may enjoy a privileged space within the poorhouse, but it was the Keeper’s responsibility to remind the elderly that this privilege existed in a controlled environment.

Keepers reified this controlled environment by treating the elderly the same as their younger counterparts. Despite the paramount importance of sex separation, many single elderly inmates sought to find love in the poorhouse. A younger inmate recalls an instance when “old man wanted to take this old woman out and make a home for her,” and he “couldn’t blame the old man for admiring her.” However, the administration stamped out this kindling relationship once they discovered it, and “the matron told the old man she would kick his pants down the stairs if he didn’t keep out of the hall.”<sup>169</sup>

On a more functional side, Johnson stressed that old people were still expected to work despite their reduced capability to do so. “To cut and sew carpet rags is within the power of many an old woman who might perhaps be able to do nothing else, and if this is assigned to her as a regular duty and some account is taken of what she does and some credit given to her, it will conduce to her satisfaction.”<sup>170</sup> But Johnson frames his work mandate in a curious manner: it is not done for the financial benefit of the poorhouse or the rehabilitation of the pauper’s habits, but to give elderly inmates a sense of belonging. As

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<sup>166</sup> Board of Supervisors of Erie County, *1910 Proceedings*, 1069.

<sup>167</sup> Johnson, *The Almshouse: Construction And Management* 5.

<sup>168</sup> *Ibid.*, 6.

<sup>169</sup> Ed Sweeney, *Poorhouse Sweeney : Life In A County Poorhouse*, ed. Theodore Dreiser (New York: Boni & Liveright, 1927), 54.

<sup>170</sup> Johnson, *The Almshouse: Construction And Management* 79.

a consequence, every old person was assigned a task, no matter how mundane or menial it was. Johnson listed several ideal jobs for old people from a Massachusetts poorhouse. An old woman who cannot wash dishes is tasked to wipe them instead: “This is her task three times daily. She does it cheerfully and feels that she is doing her share and is much happier for it.”<sup>171</sup> An elderly man too feeble to run the lawnmower “sits in the greenhouse and watches the thermometer, giving prompt notice when it goes too high or too low.”<sup>172</sup>

If these tasks were assigned to younger men and women, administrators would have been demanding poorhouse reform.<sup>173</sup> In this way, Johnson’s corollary of care and control made sense: regular work for old people nurtured positive control out of a nurturing form of positive care. Integrating old people into a stable role in the poorhouse’s power structure was not punishment—like forcing able-bodied inmates to work on the farm—but an act of benevolence.<sup>174</sup> In a situation where the inmate’s tenure and financial impact were unchangeable, social control took on a different flavor.

Classification was another method of control that poorhouse administrators used to assert their control. Although elderly inmates were worthier than younger, able-bodied tramps on balance, Johnson reminded administrators to recognize that unworthy elderly inmates existed. Elderly inmates were “by no means a homogenous” group, and the fact that “all are alike poor and dependent does not make them alike socially, nor justify absolute uniformity of treatment.” But the justification for separating the unworthy from worthy elderly poor also did not fall in the financial-rehabilitation binary; the justification emerged in terms of protecting the worthy elderly poor from the unfairness of mixing them with the unworthy

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<sup>171</sup> Ibid.

<sup>172</sup> Ibid.

<sup>173</sup> Katz details several cities that attempted draconian reforms and cruel labor among younger inmates to deter them from entering the poorhouse. Philadelphia had mentally ill inmates work tread wheels, despite a committee’s recommendation to replace them with steam power. New York City forbade paupers from speaking to each other unless discussion was work related. See Katz, *In The Shadow Of The Poorhouse*, 30-31.

<sup>174</sup> Work also helped to balance the power relationship between inmates. As one inmate himself described, inmates who had work often lorded themselves over those who had no work at all, in an effort to make themselves. Yet, because they could work, “they were allowed to menace the weaker and more helpless inmates because they could do a little menial work.” Giving everybody a work role would equalize this relationship a little. See Sweeney, *Poorhouse Sweeney : Life In A County Poorhouse*, 65.

elderly poor. Those that fail to distinguish between the two “doom decent, honest, cleanly men and women to close association with diseased, vicious, and filthy persons, [which] is as unfair as it is cruel.”<sup>175</sup> In this way, old age changed the justifications and consequences of poorhouse discipline, but did not fundamentally alter the structure itself. Criticism of the old mode of exercised power, as Foucault describes, “was directed not so much at the weakness or cruelty of those in authority, as at a bad economy of power.”<sup>176</sup> Old age altered the reasons why mixing in the poorhouse were dangerous, but maintained the same value mechanism that dictated the existence of unworthy poor. Even when it was clear that all old people were economically dependent, with no means to work and no hope for rehabilitation, poorhouse administrators still found the grounds to exclude and classify. Old age colored, but did not transform, poorhouse policy.

The clearest example of this lack of transformation is who counted as the unworthy elderly poor. Like the able-bodied pauper, this classification on the individual level depended on the whims of the classifier, but followed broad guidelines reflecting the moral judgments of the classifier or administration. In a Pennsylvanian Report examining the elderly inmate population, the commission cited several employer testimonies of the inmates before they entered the poorhouse. “One of the best and most reliable men” and “An A-1 man” indicated worthy inmates. “Down and out on account of drink,” “He would absent himself at times for several weeks while on drinking bouts,” and “He owes my mother five meals and one night’s lodging, to this date” were several unflattering reviews given to the unworthy ones.<sup>177</sup> In other words, the unworthy elderly poor were those who were already unworthy. They had led ‘dishonorable’ lives and chose not to lift themselves out of poverty as drunkards, idlers, criminals, and vagrants. One Chicago social worker analyzed a case sample of 132 old homeless men, noting that while

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<sup>175</sup> Johnson, *The Almshouse: Construction And Management* 59.

<sup>176</sup> Michel Foucault, *Discipline and Punish: the Birth of the Prison* (New York: Vintage Books, 1995), 79.

<sup>177</sup> Epstein, *Facing Old Age*, 138.

64 percent of the men were “of generally good character,” a substantial 30 percent of the men fell to the vices of “drink, licentiousness, spend-thrift habits, and vagrancy.”<sup>178</sup>

Poorhouse keepers sought to sanitize the image of elderly inmates as that of purely worthy and deserving of care, which justified their jobs and the spending they submitted to County Supervisors. Like unworthy able-bodied paupers, the worthy elderly attracted the most attention from poorhouse administrators, social workers, private charities and policymakers.<sup>179</sup> The elderly inmate that elicited sympathy and justified care and cost was the widow who lived a pious and virtuous life. But while unworthy able-bodied paupers and worthy old people both set off a frenzy of discussion and social policy, policymakers did drastically different things. The evaluative structures for both conversations were the same—that the unworthy poor existed, that discipline and control were paramount—but this single factor of old age created a completely different conversation on how discipline and control should be exercised.

As a result of this single factor, unworthiness for the elderly poor had its negative consequence *outside* the poorhouse in the placement of privately operated old age homes. Privately old age homes, although statistically insignificant in its impact on the elderly destitute population, sought to rescue the worthy elderly from the ‘disgrace’ of the poorhouse.<sup>180</sup> But for the unworthy poor, it was “difficult, if not impossible... to raise private sources [for] the money necessary to pension them or place them in in private institutions.”<sup>181</sup> Even so, social workers felt “pity for men like those who at the very end of life wasted its opportunities for usefulness,” and sent them to the poorhouse.<sup>182</sup> As a result, poorhouse keepers could not apply their policies of deterrence to the elderly, and had little choice in turning the unworthy elderly away. Without new technologies like cottage construction and benevolent work, the poorhouse treated unworthy elderly inmates the same as the worthy ones. Few of these unworthy elderly men, the

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<sup>178</sup> Solenberger, *One Thousand Homeless Men*, 117.

<sup>179</sup> Katz, *Disciplining Old Age*, 58.

<sup>180</sup> Haber, *Beyond Sixty-Five*, 92.

<sup>181</sup> Solenberger, *One Thousand Homeless Men*, 118. The notion of elderly unworthiness was also distinctly a gendered one: elderly men outnumbered elderly women 2 to 1. In old age homes, elderly women formed a resounding majority. See Haber, *Beyond Sixty-Five*, 93.

<sup>182</sup> Solenberger, *One Thousand Homeless Men*, 118.



social workers reasoned, “Would either appreciate or desire different care from that accorded at the poorhouses, into which, as a rule, they naturally gravitate to the end of their days.”<sup>183</sup>

Johnson’s new conception of control, therefore, increasingly made more sense for it answered the question: how do poorhouse keepers separate the worthy and unworthy when they could not turn the unworthy away? Control was necessary to *sanitize the image of the elderly* as purely worthy and deserving of aid: this was why control was a necessary corollary to care. The transformation of care not only constituted a new biopolitical knowledge of the elderly—as a population that was different and deserved specialized treatment—but its corollary of control helped render the unworthy invisible by privileging the worthy ones into visibility. It was the worthy elderly who deserved separate spaces, separate work, separate care, and separate discussion. The unworthy elderly were folded into the rest of the poorhouse, living in dormitories and treated like able-bodied paupers.<sup>184</sup>

While able-bodied paupers inspired draconian rules to deter people from entering the poorhouse, the more benevolent discipline understood itself as a stopgap measure. Poorhouse administrative policy was always short term—keeping costs down, struggling to assign old people work, managing day-to-day affairs—and had little time to ponder the ramifications of old age poverty. Elderly poorhouse administrators focused on the elderly bodies in front of their eyes, and how they were physically dependent, infirm, and decaying.<sup>185</sup> What spurned the transformation of poorhouse care was the “medical model of senescence,” because “all old persons would eventually become patients in need of constant

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<sup>183</sup> Ibid.

<sup>184</sup> For example, after 1900, the Board of Charities’ annual reports began to list the amount of able-bodied inmates in all poorhouses by age classification, including two columns for Men over 70 and Women over 70. These two columns consistently remain in the single digits, and the same two columns for a “sick or infirm” count are several magnitudes larger. While it is impossible to draw a consistent pattern and evaluative system without delving into every year, the mere contrast between the able-bodied and infirm counts suggest that Keepers themselves were treating elderly inmates they believed “unworthy” as able-bodied, which itself had its negative connotations. See New York State Board of Charities, *134th Annual Report of the State Board of Charities For the Year 1911, Statistical Appendix to Volume One*, ed. New York State Board of Charities, vol. 22, Documents of the Senate of the State of New York (Albany: J.B. Lyon Company, State Printers, 1911), 78.

<sup>185</sup> Katz, *Disciplining Old Age*, 58.

medical attention.”<sup>186</sup> Yet, it was clear that outside the poorhouse old people faced not just a problem of bodily dependency, but of economic dependency. While the administrators themselves did not care for such distinctions, policymakers began to look beyond the poorhouse to the root cause of what caused old age poverty itself.

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<sup>186</sup> Haber, *Beyond Sixty-Five*, 88.

### Chapter 3: The Discursive Break, 1900-1920

W. Andrew Achenbaum, in his seminal work on the history of elderly social relations “Old Age In the New Land,” noted two discursive trends disproven by statistical evidence. First, “any effect the aged’s actual occupational trends may have had on popular ideas about the elderly’s worth occurred *after* 1890.”<sup>187</sup> Second, the poorhouse “did not foster any new images of old-age dependency that might have changed overall conceptions about the elderly... people continued to regard the almshouse as a generally dreadful but necessary ‘last resort.’”<sup>188</sup> The first assertion was the modernization hypothesis, and indeed Chapter 1 shows that changing views on the elderly centered around the medical discourse on senescence, not worries over occupations.<sup>189</sup>

But the second assertion is only partially correct: while people did continue to regard the poorhouse as a last resort (as evidenced by the miniscule amount of elderly people who entered it), the poorhouse sparked huge debate among policymakers that revised elderly dependency to include *economic* uselessness. The poorhouse was central to formulating this conception of economic dependency: not only did the poorhouse provide a separate space to analyze the elderly’s economic dependency, but the poorhouse’s controlled environment allowed for a huge amount of data collection that made it possible for policymakers to extrapolate that data to the rest of the elderly population. While poorhouse administrators struggled to handle the increased amount of old people, commentators began to pinpoint the reasons for the increased elderly inmate population. In particular, these same commentators used poorhouse data to debunk the belief that family support was enough for economic support in old age.

Chapter 1 showed that medical research on senescence rendered the elderly body as useless, even though in reality the elderly also had to contend with economic disadvantages. Chapter 2 showed that despite the economic pressures to the poorhouse, administrators used the same physical interpretation of old age dependency to deal with the rising proportion of elderly inmates. Chapter 3 brings these threads

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<sup>187</sup> Achenbaum, *Old Age In The New Land*, 69.

<sup>188</sup> *Ibid.*, 80.

<sup>189</sup> Katz, *Disciplining Old Age*, 40-48.

together to show that the poorhouse provided policymakers and commentators two tools—worthiness and data—to realize old age dependency was also a signifier of economic uselessness.

### **The Usefulness of Worthiness**

*“What is the use of heapin’ on me a pauper’s shame? Am I lazy or crazy? Am I blind or lame? True, I am not so supple, nor yet so awful stout; But charity ain’t no favor, if one can live without.”*

—Will Carleton, *Over the Hill to the Poorhouse*, p. 2-3

The few fictional works on elderly poorhouse inmates at the turn of the 19<sup>th</sup> century not only speak of the elderly’s plight, but also try to explicate *why* this plight was so deserving of sympathy. In Will Carleton’s poem “Over the Hill to the Poorhouse,” an elderly woman recounts her early life as she travels to the poorhouse. “I am ready and willin an’ anxious any day to work for a decent livin’, an’ pay my honest way... If anybody is willin’ to only have me round.”<sup>190</sup> Unlike able-bodied or child paupers who risked idleness, this old woman was willing save herself from poverty. Rather than failing herself, it was society that was failing her.

The poorhouse aimed to provide a controlled environment to teach industriousness to those who lacked it, like able-bodied paupers and children (for children, policymakers recognized this environment required specialization). But the elderly were already industrious because they possessed the virtues of hard work; sending them to the poorhouse not only disgraced them, but that disgrace was unnecessary and unwarranted. Samuel Elliot, in his fictionalized portrayal of an old Mrs. Prescott who enters the poorhouse, launches into a passionate defense for this old widow: “Consider that she had outlived two or three generations; that her usefulness was gone; that she was hardly known on the church records as a living member; that she was very poor, very dependent... Here she put on and off her spectacles, read her Bible, and prayed. Here she meditated on the ways of Providence. Here she occupied herself in the trifling

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<sup>190</sup> Will Carleton, *Over The Hill To The Poorhouse & Over The Hill From The Poorhouse* (Harper & Brothers, 1904), 25.

sewings, knittings, and darnings.”<sup>191</sup> The elderly by that logic should never enter the poorhouse in the first place; that pious elders could enter the poorhouse was so morally repugnant that it justified the extensive discourse surrounding what to do with such a miniscule proportion of the elderly population.<sup>192</sup>

The medicalization of the aged body that created a discourse of bodily and physical dependence, although inadequate, was necessary to provide a transition point towards a discourse of economic dependence. Physical debilitation greatly affected the elderly’s fortunes, but it was narrow and circumscribed enough to prevent labeling the elderly “useless” the same way tramps were “useless.” Though Mrs. Prescott was irreversibly senile, “her recollections of Scripture are ever fresh, and on religious matters her conversation is remarkably clear and happy.”<sup>193</sup> Even under the disgrace of the poorhouse, the elderly still maintained their virtuousness and piety. The elderly were useless because they possessed useless bodies, not because they lacked industriousness and virtue. As a result, policymakers began to define poverty “in terms of insufficiency and insecurity rather than exclusively as a matter of dependency.”<sup>194</sup> The elderly entered the poorhouse not because they were physically useless, but because they lacked something that prevented them from entering the poorhouse. I.M. Rubinow, a prominent social insurance advocate, was one of the first to recognize this distinction between economic dependency and physical dependency: “As economic old age may come long before physiologic old age, so invalidity is but a form of premature physiological old age.”<sup>195</sup> Old age poverty was not the same as ‘Poverty’: though both afflicted groups suffered the same economic dependence, that both groups experienced physical dependency different was worthy of difference and qualification.

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<sup>191</sup> Samuel H. Elliot, *New England's Chattels, Or, Life In The Northern Poor-House* (New York: H. Dayton, 1858), microform, 15.

<sup>192</sup> Indeed, as early as the antebellum era white, Protestant middle class women were the only group that policymakers ever mentioned as deserving of aid. See Sherri Goldstein Cash, ““A poor woman wants permit to go to Almshouse”: Women, gender and poverty in New York's Burned-Over District, 1821--1861 ” (Ph.D., The University of Arizona, 2001).

<sup>193</sup> Elliot, *New England's Chattels, Or, Life In The Northern Poor-House* 16.

<sup>194</sup> Robert H. Bremner, *From The Depths; The Discovery Of Poverty In The United States* (New York: New York University Press, 1956), 124.

<sup>195</sup> I.M. Rubinow, *Social Insurance* (New York: H. Holt and company, 1913), 308.

For early reformers and proponents of social security, old age insecurity related to the decreased capacity to work. Old age proponent Abraham Epstein wrote that wage-earners faced two problems in old age: “First, the wage earner is confronted with the fact of being compelled to discontinue work much earlier in life than should be necessary... secondly, he faces the inability to provide individual savings to support himself in old age.”<sup>196</sup> I.M. Rubinow agreed: the cause of old-age distress “is not so much the loss of relatives, friends, ambition, or property, as the loss of the *job* and the inability to find another because of the failing physical powers.”<sup>197</sup> Self-sufficiency tied to wage work meant that the lack of willing employers pushed the elderly into economic free fall. Even though they recognized it after the poorhouse demographic shift, these reformers accurately realized that old age was financially distressful.

But these early reformers, interpreting what decreased capacity was, took an astounding leap in logic by transforming the poorhouse into a specter that hung over the lives of *all* elderly people. After all, if the medical discourse on senescence rendered all old people useless, then all old people were at risk of economic insecurity and were in danger of the poorhouse. “To many millions of workers,” Epstein posited, “The prospect of the poorhouse with its stigma of pauperism, so detestable to the honest wage-earner, haunts him like a dark shadow and saps every bit of his vitality.”<sup>198</sup> The census data proved that there were very few people who were ever in danger of enter the poorhouse; as previously discussed, most elderly had kinship and friendship networks to arrange support and avoid the poorhouse. Only less than one percent of all Americans over 65 entered the poorhouse, but reformers pushed ahead with this astounding extrapolation.<sup>199</sup>

Epstein addressed this disparity between the universal economic danger of old age and the diminished reality in practice by classifying the elderly into three distinct groups: firstly a small group of “wealthy and independent persons at the top,” secondly a “great mass of the aged wage-earners,” and

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<sup>196</sup> Epstein, *Facing Old Age*, 6.

<sup>197</sup> Rubinow, *Social Insurance*, 306.

<sup>198</sup> Epstein, *Facing Old Age*, 58-59.

<sup>199</sup> Katz, *Disciplining Old Age*, 63.

lastly a group “which is considerably smaller... composed of the institutional and pauper classes.”<sup>200</sup>

Epstein insisted that the majority of all aged people that constituted the second group “are presumably non-dependent because, in order to avoid the stigma of pauperism, they do not, as a rule seek aid from charitable and philanthropic sources.”<sup>201</sup> These elderly, although they may live in abject poverty, “will prefer to endure hardship rather than accept charity.”<sup>202</sup> It did not matter that the actual institutionalized elderly population was miniscule, for all elderly people were impoverished, physical and economically dependent, and on the verge of institutionalization.<sup>203</sup>

By warning that the poorhouse was the ultimate consequence of elderly dependence, Epstein and other social reformers found a way to link the realities of most elderly people with the third institutionalized group. Instead of speaking about each group separately, linking the groups enabled reformers to speak of elderly as a cohesive economic body politic where the misfortunes of one group explained the misfortunes of the other. The transition from the Epstein’s second group to the institutionalized population was not a definitive clear-cut boundary, but a spectrum that exposed the permanent vulnerability of the elderly to stay self-sufficient. Mabel Louise Nassau herself testified that many of the elderly poor she interviewed, but for a little money that will soon disappear, would have entered the poorhouse already. In turn, most elderly inmates “would prefer to live alone outside than stay in almshouses, if they had a little money which they could spend as they wished!”<sup>204</sup> Lee Welling Squier, another proponent of old age pensions, warned that “the transition from non-dependence to dependence is an easy stage—property gone, friends passed away or removed, relatives become few, ambition collapsed... such conclusions inevitably sweep the wage-earner from the class of hopeful, independent citizens into that of the helpless poor.”<sup>205</sup>

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<sup>200</sup> Epstein, *Facing Old Age*, 22.

<sup>201</sup> Ibid.

<sup>202</sup> Ibid.

<sup>203</sup> Katz, *Disciplining Old Age*, 64.

<sup>204</sup> Nassau, *Old Age Poverty In Greenwich Village*, 87.

<sup>205</sup> Lee Welling Squier, *Old Age Dependency In The United States; A Complete Survey Of The Pension Movement* (New York: Macmillan Co., 1912), 28-29.

The same boundary blurring of home and poorhouse applied to worthiness. Epstein included excerpts from a Pennsylvanian report on the testimonies of the former employers of several elderly inmates. Employer testimonies like “We always considered him a good and reliable workman,” “Steady industrious, reliable workman,” “of excellent character, honest, and did his work most satisfactorily,” and “faithful employee” all showed that a virtuous, self-sufficient and industrious life did not guarantee these men from the poorhouse in old age. This point on the moral character of elderly inmates was subsequently expounded to the rest of the population, and Epstein stressed that anything, even “minor influences,” can “make the path to the poorhouse hard to avoid even for many thrifty and independent persons.”<sup>206</sup> Labor economists Millis and Montgomery agreed, stating that there is little truth “in the common feeling that personal depravity or negligence is largely responsible for old-age dependency,” and that “Old-age dependency is usually the result of social and economic factors beyond the control of the individual.”<sup>207</sup>

Extrapolating the immediate suffering of elderly inmates to the eventual consequences of all elderly was necessary for early reformers to advocate for a comprehensive social policy for old age. By blurring the boundaries, Epstein and other reformers indicated that the natural place of all elderly people was outside the poorhouse. If reformers admitted that elderly inmates were separate from the rest of the population, then it would have been impossible to argue the difference between old age and poverty. Epstein quoted a Quaker controlled poorhouse that believed that the institutionalized elderly are indeed separate: “The dependents in almshouses are of such a character that inquiry as to their past life seems to me a waste of time. Most of them are nothing but parasites in society all their days, not one worthy of an old age pension... They are mentally and morally degenerates; most of them foreign born, and half of them never naturalized.”<sup>208</sup> In response, Epstein quotes the Progressive E.T. Devine that the elderly’s

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<sup>206</sup> Epstein, *Facing Old Age*, 134.

<sup>207</sup> Harry A. Millis and Royal E. Montgomery, *Labor's Risks and Social Insurance* (New York and London: McGraw-Hill Book Company, inc., 1938), 363.

<sup>208</sup> Epstein, *Facing Old Age*, 135.



misfortunes “lies not in the unalterable nature of things, but in our particular human institutions, our social arrangements... our industry and our business.”<sup>209</sup>

Devine, in explaining the causes of elderly economic distress, exposed and debunked the link poorhouse rehabilitation proponents like Hoyt made between industriousness and self-sufficiency: if an individual works hard, then the economy will provide the means to sustain economic independence. This was why Epstein’s description of the majority of the elderly—destitute but chose hardship over charity—was as much a claim on the elderly as a cohesive economic body as it was on the *virtue of the elderly*. Epstein’s argument on this second group also stakes a claim to the virtuousness of the majority of old people: elderly people’s refusal to charity *makes* them virtuous. Elderly people who avoided charity clearly had lived lives of self-sufficiency earlier in their lives, and understood that institutionalization carried denigrating effects and stigma. That some elderly people had worked hard all their lives, but nevertheless entered the poorhouse, presented a fundamental contradiction that severed the link between industriousness and self-sufficiency.

The link between industriousness and self-sufficiency was crucial: not only does it underlie the philosophy of poorhouse rehabilitation, but it would have been impossible otherwise for social reformers to urgently explicate why the specter of the poorhouse must be eliminated. An outraged Nassau vented that “After struggling to keep their self-respect by hard work all their lives, think of the choice at the end, to go to an institution, or else to deprive their families of the very necessities of life!”<sup>210</sup> For Epstein, linking refusal to charity and virtue allowed him to implore that the second group “has the greatest claim to protection and relief in old age. Their problems must not merely attract attention but must be studied thoroughly and met squarely with a constructive social policy.”<sup>211</sup> Millis and Montgomery unequivocally stated that the factors of “The discrepancy between the cost of living and the average worker’s income, the changing industrial situation and employment policies, unemployment... rather than personal

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<sup>209</sup> Ibid. quoting Devine, *Misery And Its Causes*. 23.

<sup>210</sup> Nassau, *Old Age Poverty In Greenwich Village*, 96.

<sup>211</sup> Epstein, *Facing Old Age*, 22.

virtues... have led to the widespread recognition of the fact that old-age security is a problem which cannot be met adequately by individual action.”<sup>212</sup>

For most social reformers, the best solution for economic distress in old age was a pension or insurance scheme. But these schemes were not simply a means to prevent the elderly from entering the poorhouse, but a means to restore the link between industriousness and self-sufficiency. In terms of industriousness, Epstein concluded that an old age pension system would also recognize workers “who by brain and brawn have made vital and essential contributions to the social welfare.”<sup>213</sup> In terms of self-sufficiency, Edmund Evertt Hale touted in *Cosmopolitan Magazine* that “the pension system has the great advantage in that it maintains life in homes, and that it abates the necessity for great institutions and asylums.”<sup>214</sup> Hale’s emphasis on maintaining “life in homes” implied that the ultimate goal of old age pensions was not to prevent the elderly from entering the poorhouse, but to maintain stasis in consumption, piety, virtue, and industriousness.

But for social reformers, harping on the worthiness of the elderly can only do so much to advocate for a pension system. Social reformers needed data.

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<sup>212</sup> Millis and Montgomery, *Labor's Risks and Social Insurance*, 363.

<sup>213</sup> Epstein, *Facing Old Age*, 213.

<sup>214</sup> Hale, "Old-Age Pensions". 5.

## Poorhouse Data and Control as a Space of Knowledge Production

*“The highest efficiency in human society requires that a place of usefulness be found for every member of it.”*

— The *Independent Weekly*, p. 503.<sup>215</sup>

The social reformers that crusaded to draw attention to the plight of old age poverty were original in their choice of topic, but unoriginal in their thinking: arguably, all these writings towards the late nineteenth century were part of a larger wave of sociological investigations centered on “the new view of poverty.”<sup>216</sup> Poverty was not an indication of immorality, but an indication of an institutional failure to economically support the working class that, in turn, led to a failure of moral character.<sup>217</sup> This reversal of cause and effect came from several intellectual trends—scientific philanthropy, the rise of statistical thinking—but it surprisingly catalyzed from a single source: the Hoyt Report.

The Hoyt Report was one of the first efforts to introduce a scientific veneer to policymakers’ existing understanding of poverty, even though it sought to confirm existing assumptions about unworthy poor people rather than engage in objective social inquiry.<sup>218</sup> Notably, it cited that the amount of people “reduced to poverty by causes outside of their own acts is... surprisingly small,” even though data from the Report itself shows that the majority of inmates entered the poorhouse on a seasonal basis, when work during the winters was in short supply.<sup>219</sup> While the Hoyt Report disputes the new view of poverty that

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<sup>215</sup> The *Independent Weekly*, “Gray-Heads to the Scrap-Heap”. 503.

<sup>216</sup> Bremner, *From The Depths: The Discovery Of Poverty In The United States* 124.

<sup>217</sup> It is important to note that this revision, however radical it was by instilled capitalist critique, still maintained the notion that the poor possessed moral failure. E.T. Devine himself states this unequivocally: “The question which I raise is whether the wretched poor, the poor who suffer in their poverty, are poor because they are shiftless, because they are undisciplined, because they drink... or whether they are shiftless and undisciplined and drink and steal and are unable to care for their numerous children because our social institutions and economic arrangements are at fault.” See Devine, *Misery And Its Causes*. 11.

<sup>218</sup> Katz provided an excellent analysis and critique of the Hoyt Report’s mismatch between its assumptions and the data the Report collected. See Katz, *In The Shadow Of The Poorhouse*, 86.

<sup>219</sup> Hoyt, *Causes of Pauperism*, 196; Katz, *In The Shadow Of The Poorhouse*, 87. It is also important to note the Hoyt Report’s historical context as a reaction against mounting criticism of the poorhouse as a sprawling institution that generated pauperism. Because the Yates Report that established the poorhouse network believed that paupers were an isolated permanent underclass, the idea that pauperism could spread gave the Board a newfound sense of urgency to study pauperism’s causes. See Joan Underhill Hannon, “Poor Relief Policy in Antebellum New York state: The Rise and Decline of the Poorhouse ” *Explorations in Economic History* 22, no. 3 (1985).

E.T. Devine and Abraham Epstein espoused, it nevertheless instilled an appeal for data and its importance in analyzing poverty.

Even though reformers stressed the utter importance of data in a more scientific and economic approach to old age, reformers readily admitted they had no data on how poor the elderly were. “Statistics dealing with those aged persons in the United States... are scanty and incomplete,” Epstein confessed, and “complete and exact information regarding the economic conditions of the aged in the United States... is not available.”<sup>220</sup> Census data, too, was not useful: Epstein complained that it supplied “very meagre data for the determination of the extent of old-age dependency.”<sup>221</sup> Squier acknowledged that “reliable statistics relating to this problem [of old age dependency] have not been compiled.”<sup>222</sup> Actually collecting the statistics was a challenge too, Nassau acknowledged: “it was most surprising to realize the difficulty with which I found one hundred aged people suitable for this study in the large area of Greenwich Village.”<sup>223</sup> Nassau’s concession revealed a deep irony in progressive reformers’ efforts: they knew that old age had to have been an economic problem because industrialization rendered old people useless, but had difficulty in actually *finding* these destitute elderly.

This complaint about the lack of data was an important break in how policymakers spoke of poverty. Data about the elderly poor already existed: it consisted in anecdotal stories and reports on poorhouse conditions. For Hoyt and his reformist ideological opponents, the problem with this data was that it was qualitative, not quantitative. Hoyt explained that he found “superintendents and keepers, especially in the rural counties, had acquired much important information regarding those under their care... but owing to the failure properly to record this information, it was of no benefit of the public.”<sup>224</sup>

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<sup>220</sup> Epstein, *Facing Old Age*, 24, 40.

<sup>221</sup> Ibid., 23. Of course using data for political purposes was not confined to the poorhouse—the asylum underwent the same kind of scrutiny. For an analysis on how asylum administrators manipulated statistics for better political and economic leverage, see Theodore M. Porter, “Funny Numbers,” *Culture Unbound* 4(2012).

<sup>222</sup> Squier, *Old Age Dependency in the United States*, 4.

<sup>223</sup> Nassau, *Old Age Poverty In Greenwich Village*, 94.

<sup>224</sup> Hoyt, *Causes of Pauperism*, 200. Hoyt was also not alone in his compulsion to data: in investigating the aged poor in Massachusetts, the State’s Commission on Old Age Pensions believed “It was necessary to institute an independent statistical investigation” in order to “assemble certain concrete facts that have been indicated as

But even though Hoyt reiterated the “old” view of poverty, the Report acted more as an in-between point between the old and new by introducing a subtle but radical shift. Poverty was not an isolated occurrence that indicated congenital moral defects, *poverty spread like a disease*: the reformers only took this one step further by claiming that the new market economy spread poverty. As Devine explained, “Remorse over some past misconduct... and a vast number of other such experiences which are familiar enough, do not readily lend themselves to social investigation or to conscious remedial social endeavor... We are to consider, then, not all misery, but such misery as gives external, objective indication of its existence and its extent and its character.”<sup>225</sup> Unlike moral failures, if poverty could be attributed to an external cause, then those causes must be measurable and quantifiable as data.<sup>226</sup> Hoyt and the social reformers shared the common belief that poverty can spread, and measuring it was a worthwhile cause to stop the disease.

The Hoyt Report’s influence was monumental, but amongst its more important effects was its establishment of a uniform system of poorhouse records. Hoyt complained extensively about the lack of a uniform records system when he first began his report.<sup>227</sup> “A register of the name, sex age, etc., was kept in most of these institutions, but no record as to the condition of the persons before becoming dependent, or as to their ancestors, or near relatives, was maintained in any of them,” he lamented.<sup>228</sup> That data on age and sex were not adequate enough and had to be supplemented is farcical arbitrariness: clearly, Hoyt wished to gather these variables because he wanted to prove pauperism was hereditary. His inability to collect such data “greatly embarrassed the work and rendered its progress slow and tedious.”<sup>229</sup> A “proper

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fundamental to an intelligent consideration of the advisability of adopting a pension scheme” for the aged poor. See Massachusetts Commission on Old Age Pensions and M.W. Alexander, *Report of the Commission on Old Age Pensions, Annuities and Insurance: January, 1910* (Wright & Potter Printing Company, State Printers, 1910).

<sup>225</sup> Devine, *Misery And Its Causes*. 4.

<sup>226</sup> Indeed, this reflects a broader overarching belief that quantification was impersonal enough that it eliminated subjectivity. See Theodore M. Porter, *Trust in Numbers: The Pursuit of Objectivity in Science and Public Life* (Princeton, N.J.: Princeton University Press, 1995), 74-75. Because “the new view” believed that analyses of poverty are tainted with subjectivity, data served doubly as an philosophical attack as well as a debunking of the “old view of poverty.”

<sup>227</sup> Pennsylvania, in investigating old age paupers in the poorhouse, also complained about the lack of data. Pennsylvania Old Age Pension Commission and J.H. Maurer, *Report of the Pennsylvania Commission on Old Age Pensions: March, 1919* (J.L.L. Kuhn, Printer to the commonwealth, 1919), 12.

<sup>228</sup> Hoyt, *Causes of Pauperism*, 6.

<sup>229</sup> Ibid.

system of registration of the inmates,” he maintained, and “records made regarding their condition at the time of admission calculated” could “throw light upon the causes of pauperism.”<sup>230</sup>

His dream for comprehensive data was soon realized: after 1875, the Legislature required all poorhouse keepers to register inmates on a standardized ticket. These tickets reflected and perpetuated Hoyt’s biases that pauperism was hereditary, and immigrants passed their lack of self-reliance onto future generations. All inmates had to supply the conditions and drinking habits of their parents and grandparents—maternal and paternal. If inmates were foreign born, then they had to answer how long they had been in the country and the state, which port they landed in, whether head money was paid, and whether they were naturalized.<sup>231</sup> Annually, poorhouse keepers sent these tickets to Albany, where the State Board of Charities tabulated them into hundreds of table schedules, which were themselves compiled into enormous thousand-page volumes for publication—so enormous that they were published as separate statistical appendixes, frequently twice the length of the Board’s annual report.

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<sup>230</sup> Ibid., 200.

<sup>231</sup> “Head money” in this case refers to the duty that all persons being brought into the United States were required to pay to gain entry into the country, enacted by Congress “to regulate immigration.” The Supreme Court later ruled this duty unconstitutional. See *Head Money Cases* 112 U.S. 580 (1884).



TABLE NO. 20 B — (Continued).

COUNTIES.	OF HEAD OF FAMILY.											
	OLD AGE.			DISHONESTY.			IDIOCY AND FEEBLE-MINDED- NESS.			IMMORALITY.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
Albany.....	128	36	164	.....	.....	.....	155	72	227	193	128	321
Allegany.....	40	15	55	.....	.....	.....	.....	.....	.....	.....	.....	.....
Broome <sup>1</sup> .....	64	71	135	4	.....	4	23	15	38	1	21	22
Cattaraugus.....	77	42	119	1	1	2	20	18	38	4	5	9
Cayuga.....	162	.....	162	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chautauqua.....	74	56	130	.....	.....	.....	21	11	32	1	4	5
Chemung.....	59	23	82	3	.....	3	11	5	16	.....	6	6
Chenango.....	83	44	127	.....	.....	.....	.....	1	1	.....	2	2
Clinton.....	36	33	69	8	.....	8	16	1	17	.....	1	1
Columbia.....	72	27	99	.....	.....	.....	13	11	24	2	1	3
Cortland.....	11	9	20	.....	.....	.....	6	8	14	1	.....	1
Delaware.....	48	24	72	.....	.....	.....	15	6	21	.....	.....	.....
Dutchess <sup>1</sup> .....	34	28	62	2	.....	2	32	4	36	12	.....	12
Erie <sup>1</sup> .....	480	194	674	.....	.....	.....	51	37	88	181	99	280
Essex.....	36	.....	36	.....	.....	.....	17	.....	17	4	.....	4
Franklin.....	72	12	84	.....	.....	.....	9	1	10	.....	.....	.....
Fulton.....	98	37	135	.....	.....	.....	3	.....	3	.....	.....	.....
Genesee.....	56	28	84	8	.....	8	19	8	27	11	26	37
Greene.....	8	14	22	6	.....	6	7	11	18	.....	3	3
Hamilton.....	3	.....	3	.....	.....	.....	.....	.....	.....	.....	.....	.....
Herkimer.....	42	26	68	.....	.....	.....	12	6	18	1	.....	1
Jefferson.....	24	10	34	.....	.....	.....	2	2	4	24	11	35
Kings <sup>1</sup> .....	1,869	1,229	3,098	.....	.....	.....	.....	.....	.....	914	752	1,666
Lewis.....	37	16	53	.....	.....	.....	7	1	8	2	1	3
Livingston.....	40	30	70	9	3	12	6	9	15	7	9	16
Madison <sup>1</sup> .....	49	23	72	7	.....	7	14	10	24	1	3	4
Monroe <sup>1</sup> .....	215	74	289	.....	.....	.....	10	10	20	.....	7	7
Montgomery.....	28	20	48	.....	.....	.....	2	1	3	.....	1	1
Nassau <sup>1</sup> .....	44	51	95	.....	.....	.....	9	10	19	3	5	8
New York <sup>1</sup> .....	1,582	1,589	3,171	.....	.....	.....	810	621	1,431	.....	.....	.....
Niagara <sup>1</sup> .....	79	23	102	.....	.....	.....	12	7	19	13	11	24
Oneida <sup>1</sup> .....	129	87	216	15	7	22	17	12	29	7	5	12

Figure 3.2: Excerpt from Board-compiled Table of Causes of Inmate Poverty, 1911.

This State Board of Charities schedule from 1911 compiled the attributed causes of dependency for each poorhouse inmate. Clearly, old age dwarfed all other causes of dependence—even of “dishonest” and “immorality.”



Despite Hoyt's difficulties, his Report demonstrated the Board's incredible power to gather a complete set of data on every person, based on variables of one's own choosing, in the poorhouse. That this could have only happened with the poorhouse's nature as a controlled space cannot be overstressed. Data compelled the Report's recommendation to transition to indoor relief and eliminate outdoor relief.<sup>232</sup> Outdoor relief, according to Hoyt, was chaotic: there was no way to track dependents, coordinate aid, and enhance the process of instilling self-efficiency in dependents. Not only did it encourage pauperism by encouraging idleness, but it was also impossible to measure its efficacy and efficiency: "no out-door relief, whether public or private, should be given without careful investigation into the character and circumstances of the recipients."<sup>233</sup> Under the ideas of scientific charity that the Report espoused, data was the only route towards planning a more efficient process to instill self-sufficiency and eliminate pauperism.

Data depended on control, and control depended on data: understanding how to better rehabilitate inmates required a disciplined space, but reifying a disciplined space required a better rehabilitation process informed by existing data. This much is evident in the Hoyt Report: the poorhouse made it possible to reveal the amount of children in the poorhouse, which motivated Hoyt to advocate separate and specialized institutions for children. Although different data had different purposes, the act of creating

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<sup>232</sup> Trattner, *From Poor Law to Welfare State*, 96. Trattner also mentions that business leaders found strong appeal in scientific charity's efficiency and economic principles, which were "similar to the monopolization and trustification of big business." Within the consolidation of state welfare power into a few poorhouses, big business leaders like Andrew Carnegie, August Belmont, J.P. Morgan, and William Waldorf Astor touted that the "same wisdom which has given this generation its wonderful industrial capacity will preside over the administration of charity." Trattner also points out how scientific charity confirmed business leaders' preconceived notions of "self-help," and that individuals who failed were sinful or did not possess enough motivation to climb up the ladder. In addition to sitting on the State Boards of Charities, business leaders also staffed experts into their own philanthropic organizations, becoming think tanks that produced knowledge on the philanthropists' pet projects. This is not unlike what happens in the present day, but scientific charity produced knowledge that was slanted towards efficiency and self-help. Importantly, scientific charity stressed the importance of scientific charity. Consolidating disparate poorhouses under singular control of the state, with multiple levels of management like a railroad or a proto-modern corporation, went hand in hand with the personal beliefs of business leaders on how they earned their way to the top by departmentalizing operations. Ibid. This, too, paralleled big businesses' merger movement from 1891 to 1905 to minimize threatening cutthroat competition to survive and assert control. From the inception of big business with the railroad, consolidation was central to control. Neil Fligstein, *The Transformation of Corporate Control* (Cambridge, Mass.: Harvard University Press, 1990), 59-74.

<sup>233</sup> Hoyt, *Causes of Pauperism*, 197.

data asserted control over a given population and space: financial poorhouse data asserted control over its expenditures; poorhouse inmate data asserted control over populations.<sup>234</sup>

Despite the enormous effort to create one of the most comprehensive, consistent, and compelling datasets of poorhouses in New York, the State Board of Charities seldom touched the data because it did not know what to do with it. This is made clear in the Board's classification of the data: in its statistical appendixes, the Board recompiled a single set of facts into multiple, slightly different schedules that were inconsistent across years. Perusing through several decades of these appendixes, it is clear that the Board often had no idea how to organize the data in a meaningful way. Finally, in 1911 the Board admitted that there "never has been in the statistical tables... a clearly marked distinction between primary and secondary statistics, that is, between the first tabulation of the facts in detail and their regrouping for various special purposes. This necessitates in many cases a difficult reworking of the materials to arrive at the information and results desired" for analysis.<sup>235</sup>

It took forty years of collection for the Board, in 1911, to finally delve into the data with a short 20-page statistical analysis, admitting that the data tables were "an unworked mine."<sup>236</sup> But even in its first concerted effort at analyzing the data, the Board still had no idea what they could do with the data. Aside from several yearly trend tables that showed aggregate poorhouse expenditures and inmate populations rising, the Board offered few new or interesting insights into the poorhouse population. In any case, the statistical analysis called for more data: "There is a need of a complete and systematic survey of all the agencies of charities and correction... Only in this way can an adequate idea be gained of the extent of the problems and of the public burdens these problems impose."<sup>237</sup>

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<sup>234</sup> Caitlin Rosenthal speaks about how managers used data to assert control over their operations and populations—in the North, factories and farms, in the South, of plantations and slaves. See Caitlin C. Rosenthal, "From Memory to Mastery: Accounting for Control in America, 1750–1880," *Enterprise & Society* 14, no. 4 (2013): 744; "Storybook-keepers," *Common-Place* 12, no. 3 (2012), <http://www.common-place.org/vol-12/no-03/rosenthal/>.

<sup>235</sup> New York State Board of Charities, *Annual Report of the State Board of Charities For the Year 1911, Statistical Appendix to Volume One*, 22, 5.

<sup>236</sup> Ibid.

<sup>237</sup> Ibid., 104.

It was not a coincidence that a rise in statistical thinking closely followed the tendency to analyze entire populations of people. Quantitative data could be collected, amalgamated, and analyzed en masse using existing statistical methods. But more importantly, statisticians in the mid-19<sup>th</sup> century began to revise the classical definition of probability that all possible outcomes had an equal chance of occurring. Instead, statisticians like Adolphe Quetelet and George Boole proposed that probability is frequentist in character: the law of large numbers created statistical uniformity, which in turn revealed objective truths.<sup>238</sup> Mort Gilbert, a social reformer who worked under Epstein's wing, wrote that "It has been found that there is no such thing as chance, statistically speaking, when computing the probability of death at any given time among a large number of people in the different age groups."<sup>239</sup> Probability did not mean chaos; rather it proved that constant causes produced proportionate effects.

Quetelet himself believed this meant statistics could be used to remedy social problems with scientific rigor: statistical regularity when applied to social problems promised the revelation of social truth.<sup>240</sup> In 1896, he pronounced that, with statistics "Defects and monstrosities disappear more and more from the social body; the frequency and the gravity of maladies are combatted with greater effectiveness... the less need we fear the effects and the consequences of great political upheavals and wars, the plagues of humanity."<sup>241</sup> In that sense, the Hoyt Report followed Quetelet's thinking that data,

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<sup>238</sup> Theodore M. Porter, *The Rise of Statistical Thinking, 1820-1900* (Princeton, N.J.: Princeton University Press, 1986), 86. In 1835, Quetelet himself was one of the first scientists to quantify when age would exactly render workers useless: at seventy years old. Haber, *Beyond Sixty-Five*, 41.

<sup>239</sup> Mort Gilbert and Gilbert E. Albert, *Life Insurance : A Legalized Racket* (Philadelphia, Pa.: Marlowe Publishing Co., 1936), 43.

<sup>240</sup> Porter, *Trust in Numbers*, 33-37; *The Rise of Statistical Thinking, 1820-1900*, 76. Quetelet imbibed that averages and means had a stability that introduced rigor into the natural sciences, giving sociological investigations into studies of poverty a more acceptable veneer to a broader audience, like businesses. Quetelet did not simply apply statistics to the social sciences, he gave numbers their objectivity. Alain Desrosières, *The Politics of Large Numbers: A History of Statistical Reasoning* (Cambridge, Mass.: Harvard University Press, 1998), 9-11.

<sup>241</sup> Porter, *The Rise of Statistical Thinking, 1820-1900*, 104. Academic sociologists in the scientific charity movement were a little more absolutist: "hard data" was the only "resolution of social problems." See Trattner, *From Poor Law to Welfare State*, 96.

recorded in a manner that allowed statistical analysis, could reveal objective truths about pauperism. The deviations that appeared within statistical analysis would correlate respectively with societal deviations.<sup>242</sup>

The poorhouse as a separate, controlled space not only made it possible for Hoyt to collect data, but made it possible for Hoyt to *feel the need* to collect data from the poorhouse. The poorhouse, by its nature as a last resort, was a concentration of a range of anomalies across society. Rather than sampling the entire population in New York State to discern deviants and outliers, Hoyt could sample the poorhouse with the preexisting notion that the inmates were already deviants. Social reformers too could analyze the elderly poor as a deviancy: because the elderly should never be in the poorhouse, it is important to statistically analyze this population to explain the larger deviancy of old age poverty.

Social reformers used poorhouse statistics extensively to strengthen their argument with the notion that poorhouse numbers were “truer” than census numbers. In *Old Age Dependency in the United States*, Squier cited the Census to show that 79 percent of the total population “of the country in almshouses is physically and mentally defective.”<sup>243</sup> He argued, however, that this number must have been wrong because the Massachusetts Commission Report cited that 93.8 percent its inmates were disabled. He further combined estimates by the Massachusetts Commission on Old Age Pensions on the number of institutionalized elderly in the state with census reports, and extrapolated the total amount of institutionalized elderly in the rest of the United States.<sup>244</sup> His calculation of 1.2 million elderly people, institutionalized at a cost of \$179 million (\$4.615 billion in 2014 dollars) was “sufficiently startling to need no comment.”<sup>245</sup>

For a book that appeals to a more scientific, sympathetic, and nuanced approach to old age poverty, this kind of leap is strangely unscientific. Squier himself recognized that this extrapolation was

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<sup>242</sup> This potentially explains Michael Katz’s criticism of the Hoyt Report that it failed to notice the greater number of elderly men than women in the poorhouse: Hoyt was not only using trying to confirm his worldview of unworthiness as a societal deviation, but his focus on statistical deviations lead to his failure to notice the elderly that was the population mean. See Katz, *In The Shadow Of The Poorhouse*, 87.

<sup>243</sup> Squier, *Old Age Dependency in the United States*, 29.

<sup>244</sup> Ibid., 7.

<sup>245</sup> Ibid.

preposterous: it was not known, after all, whether “the proportion of indigent, aged people in Massachusetts will fairly be maintained throughout the United States.”<sup>246</sup> This criticism, he retorted, must necessarily be put aside because all states’ populations would eventually look like Massachusetts’s; there was a noticeable trend “of the population from agricultural districts to manufacturing centers” throughout the country. “It cannot be doubted,” he concluded, “that the problem of the indigent poor, as thoroughly investigated in Massachusetts, is rapidly becoming nation wide.”<sup>247</sup> But Squier’s lack of scientific rigor could also be explained by the fact he shares Hoyt’s assumption that the poorhouse was already a concentration of statistical, and therefore social, deviations. Absent the need to identify societal outliers, Squier only needed to prove that elderly poorhouse inmates formed a group that would become prevalent.

Epstein, rather than resort to extrapolation used more granular state-provided poorhouse data to compare against census data. In particular, he wanted to expose the fact that most “suffering is kept concealed from the public eye [in households] by timid and sensitive children or relatives,” comparing the difference in marital relations between elderly pauper populations and the rest of the elderly population.<sup>248</sup> Data on the marital status of Ohio, Pennsylvania, and Massachusetts pauper censuses all showed an overwhelmingly single population in comparison to the broader US census. This confirmed Epstein’s belief in the family dynamic: “children or relatives will endeavor to support their aged dependents, regardless of the sacrifices thereby required of themselves or of their children.”<sup>249</sup> Those that remained single, or were widows with no children, had no choice but to go to the poorhouse through no fault of their own. But again, his analysis on old age poverty depended on the assumption that poorhouse data is representative of the entire population: this is never proven, but dictated as a given.

Reformers deployed worthiness and data in their arguments in order to argue that old age poverty was a prevalent problem beyond a small isolated population in the poorhouse. In some ways, this was an impressive feat: they not only claimed the specter of the poorhouse was universal, but they also broke

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<sup>246</sup> Ibid.

<sup>247</sup> Ibid., 8.

<sup>248</sup> Epstein, *Facing Old Age*, 32.

<sup>249</sup> Ibid.

through arguments that the household could adequately care for all the elderly. But beyond the explanation that workers lose their wage potential, these advocates only illustrated the two endpoints in that transition from self-supporting worker to institutionalized elderly. They lacked any persuasive explanation for what happens in between that transition where workers lost their wage potential. Ironically, the experts that provided that explanation, and the solution reformers deemed could solve old age poverty, were exactly the same people who resisted reformers' efforts every step of the way.

### **Saving Money, Worthiness, and the Risk Pool**

Adolphe Quetlet's vision to deploy statistics to perfect the social body was radical: like a businessman evaluating production figures, population statistics gave policymakers the power to render society as a collection of specific populations. Population statistics promised a science that could identify societal problems, and through this revealing, propose solutions to those problems by eliminating them: excise the deviations in a trend towards the mean. But population statistics did not simply identify problems; it associated those problems with a specific population that existed for the purpose of identifying that problem: able-bodies, child paupers, elderly inmates. Entire populations arose through the creation of a single variable, and disappeared when another deemed it statistically insignificant.

In such a context, Adolphe Quetlet's expansion of the purpose of statistics was too radical, even for the group of statisticians who relied on population statistics the most: life insurers. Long before reformers of any cause thought of poverty as a disease transmittable on the scale of populations, actuaries in the insurance industry began selling life insurance as a way to compensate the economic deficiencies of the body.<sup>250</sup> In order to take into account the different amounts of risk each purchaser possessed, life insurance companies needed a way to discriminate against risky people and justify charging different purchasers different rates. Using mortality statistics, industry biostatisticians created the life table.<sup>251</sup>

The life table was a remarkable invention: it dictated higher premiums for riskier people, but the criterion for risk that biostatisticians chose was age's effect on mortality rates. By relying on mortality statistics, life insurance companies effectively charged older purchasers higher rates than younger purchasers.<sup>252</sup> Although charging different rates met the basest definition of 'discrimination,' life insurance companies cloaked this discrimination in the language of equity and efficiency: insurers, in

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<sup>250</sup> Haber, *Beyond Sixty-Five*, 42.

<sup>251</sup> Daniel B. Bouk, "The Science of Difference: Developing Tools for Discrimination in the American Life Insurance Industry, 1830–1930," *Enterprise and Society* 12, no. 4 (2011): 718.

<sup>252</sup> *Ibid.*, 720.

equally redistributing their risk pool, had an obligation to charge people the exact amount of risk they possessed.<sup>253</sup> The life table's need for data was self-perpetuating and insatiable: by charging higher rates to higher risk people, the life table made it possible for insurance companies to sell policies to risky individuals that companies would previously never sell to.<sup>254</sup> But by admitting increasingly risky groups of individuals, insurance companies constantly refined the life table to better equalize risk across the pool. As a consequence, companies dug for more and more different types of data: drinking habits, weight-weight ratios, and occupations.<sup>255</sup> Life tables fragmented populations, but applied to all populations.

Pensions, of course, were a form of life insurance: instead of death triggering the company to pay the beneficiary (which, in this case, was the purchaser), the trigger was disability or a certain age. Outside of restoring or maintaining worthiness's manifestations in old people, pensions promised to insure that the elderly can continue to maintain self-sufficiency after they spend out their savings. Thus, pensions would ideally begin paying benefits once purchasers have spent their savings to maintain economic independence.

But for social reformers the problem of old age dependency was precisely that the elderly could not save at all, and became economically dependent the moment they became old. Abraham Epstein and others already noted that it was almost impossible for the elderly to save for old age. Decreasing wage potential would not be as devastating to the elderly if they had savings to maintain self-sufficiency, but living from paycheck to paycheck meant that any loss of wage potential was absolutely devastating to the wellbeing of the elderly.

It was no surprise, then, that proposals for pensions as solutions trailed every single American assessment of old age poverty. The Massachusetts Commission Report on Old Age Pensions was among

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<sup>253</sup> Ibid.

<sup>254</sup> "The Science of Difference: Developing Tools for Discrimination in the American Life Insurance Industry, 1830–1930" (Ph.D., Princeton University, 2009), 66.

<sup>255</sup> Dan Bouk also outlines the political dimension to admitting this data: previous methods of differentiating, by assessing individuals by the average of the population they belonged to, were openly and arbitrarily discriminatory. Reconstruction politicians held searing hearings, grilling insurance executives on systematically excluding entire regions and races without cause. See *ibid.*, 108.



the first official State reports that considered pensions as a solution to the problem of old age, notably by completing an actuarial analysis on several pension proposals submitted to the Massachusetts Legislature. These bills, introduced between 1903 and 1909, were less like pensions than a vast institution of outdoor relief: all male voters over 65 and citizens of Massachusetts for 35 years would receive a pension of \$72 a year. The expenses for these pensions would have been raised through State taxes; the closest resemblance to a premium was a qualification that applicants have paid a poll tax for more than 25 years.<sup>256</sup>

The Massachusetts Legislature's approach contrasted vastly from private insurance efforts to provide old age insurance under the umbrella of "industrial insurance." The Commission notes that for many companies, this was uncharted territory: "companies have in the past provided only for straight life... They have not until very recently attempted to deal with the problem of furnishing insurance against old age."<sup>257</sup> Insurance companies, for their part, treated old age policies more like life insurance than the pensions that they were: purchasers paid a weekly premium according to a table until they were 65 years old, at which point they would receive a single-lump sum.

The Commission notes that old age insurance "has been severely criticized" for acting like glorified life insurance policies: they just cost more, "in general about double those for ordinary life insurance."<sup>258</sup> But why did companies not issue benefits in annuities? The Metropolitan Insurance Company claimed that "Insurance companies in this country have hitherto failed to find any considerable demand on part of the insuring public for annuities." After 1909, Metropolitan began selling policies that included both an annuity and a lump sum payment at 65 because the Massachusetts Savings Bank System

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<sup>256</sup> Massachusetts Commission on Old Age Pensions and Alexander, *Massachusetts Report*, 204.

<sup>257</sup> *Ibid.*, 179.

<sup>258</sup> *Ibid.*, 186.

“made a great deal of their annuity policies... It would appear that some demand for annuities has been created by the agitation in Massachusetts.”<sup>259</sup>

In the face of criticism and “agitation,” insurance companies argued that, despite being functionally the same as life insurance, their old age policies were fundamentally different because it was “life insurance at retail.”<sup>260</sup> Apparently, as opposed straight life insurance, selling directly to industrial workers required a retail operation that incurred pricey costs from weekly collection efforts.<sup>261</sup> Insurance agents, in particular were part of a vast collector operation that visited families every week to collect premium payments.<sup>262</sup> More importantly however, industrial workers possessed a higher mortality rate, increasing the overall risk of the pool. John F. Dryden, the president of Prudential Insurance defended his policies, claiming that “the class of people insured” under his policy, “primarily wage earners, are employed in industries more or less subject to a higher accident, sickness or mortality rate... the problem is one of safe insurance on the industrial plan, applicable to the mass of the population, and of reasonable cost, or the alternative of no insurance at all.”<sup>263</sup> Shortly this criticism in 1909, industrial insurance companies began to expand the market with a wider range of rates. However, this expanded existing market tactics, not change how insurance companies sold and managed old age insurance policies.

Reading between the lines of Dryden’s defense reveals the tension between two interpretations of what old age relief should look like: the first was the Massachusetts Legislature’s approach that mimicked outdoor relief, and the second was the insurance companies’ approach that mimicked life insurance. Dryden presented two reasons against the Legislature’s approach. The first was the longevity risk: if the insurance benefit was in the form of an annuity, then increasing life expectancies mean that policy holders receive more than the insurance company expected to pay out. This, of course, is the exact predicament that the *uninsured* elderly poor had: they became poor because longer lifespans meant they did not die

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<sup>259</sup> Ibid., 182. Epstein has a very comprehensive overview of how the Massachusetts Savings Bank annuity program operated. Epstein, *Facing Old Age*, 274-278.

<sup>260</sup> Massachusetts Commission on Old Age Pensions and Alexander, *Massachusetts Report*, 187.

<sup>261</sup> Joseph Brotherton Maclean, *Life Insurance* (New York, London: McGraw-Hill Book Co., 1945), 385.

<sup>262</sup> Massachusetts Commission on Old Age Pensions and Alexander, *Massachusetts Report*, 187.

<sup>263</sup> Ibid., 182.

before their savings disappeared. But the second more important reason was a moralistic danger: the policy holders that insurance companies tried to attract must have been responsible not only to pay their premiums until they were 65, but also to not significantly alter their behavior to risk moral hazard. In some ways, the latter is a greater restrictor than the former qualification: it is much more arbitrary because there was no clear approach to quantify a risk of modified behavior.

The moral hazard loosely linked to a much more abstract element of responsibility: those who chose to buy old age insurance clearly thought ahead of how they would prepare for old age.<sup>264</sup> Insurance was not simply a financial tool to maintain self-sufficiency and stability; it was a brand that signaled the morality and self-sufficiency of the purchaser.<sup>265</sup> Premiums, too, were consequently also an indication of the purchaser's responsible ability to save for managing to keep up payments. Dryden himself claimed as much when touting the benefits of old age insurance on reducing pauperism: "In many instances a sufficient sum remains, after the payment of funeral and doctors' bills...As a rule there will be other savings available, for industrial insurance suggests the advantage and importance of other forms of investment and encourages economy in family expenditures."<sup>266</sup>

Life insurance enabled the virtuous poor to realize their skills to responsibly save and spend. Thus, declining to provide annuities made sense: rewarding a lump-sum allowed the family to use the money as capital helped "establish the widow in some kind of business" and maintain income for the family.<sup>267</sup> If virtuous families had the prudence to pay their premiums every week, then they had the prudence to manage the lump sum benefit themselves. Dealing with annuities not only increased the

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<sup>264</sup> Conversely it could be argued that the opposite problem of adverse selection could happen: those with a higher risk of old age dependency were the only ones who chose to purchase private old age insurance. However, this problem is less likely: as seen from the premium tables, many of these rates were too restrictive (even after 1909) for most laborers to afford. Ultimately, the ones who purchased private old age insurance were those who were in skilled or semi-skilled professions: with higher wages, they had a greater chance of saving in the first place. Nassau herself makes this observation: "Apparently the poorer workingmen can't or won't keep up life insurance—probably they can't, most of them..." Nassau, *Old Age Poverty In Greenwich Village*, 74.

<sup>265</sup> Liz McFall, "'The Rules of Produece': Politican Liberalism and Life Assurance in the Nineteenth Century," in *The Appeal of Insurance*, ed. Geoffrey Clark, et al. (Toronto; Buffalo: University of Toronto Press, 2010), 136-138.

<sup>266</sup> John F. Dryden, *Addresses and Papers on Life Insurance and Other Subjects* (Newark, N. J.: The Prudential insurance company of America, 1909), 76.

<sup>267</sup> Ibid.

overhead cost of insurance, but could also attract irresponsible spenders who did not save their money, which would increase the risk pool. Insurance was not a solution to poverty, and Dryden contended that “The only permanent solution of the problem of poverty is through the development of the virtues of self-reliance, forethought, and thrift, and no social institution offers more substantial aid in this effort than life insurance, in any one of its many and varied forms, successfully and practically adapted to the needs of the people.”<sup>268</sup>

It was through this line of thinking that insurance companies resisted the call for universal old age insurance: not simply because the government would compete with their businesses, but out of their own interpretation of the purpose and existence of insurance. If insurance was predicated on excluding those that force the company to pay more benefits than are paid in premiums, then one predictor of profitability was the moral faculties of the purchaser. For Dryden, calls for universal pensions were “only poor relief disguised in its most insidious form.”<sup>269</sup> Fredrick Hoffman, a biostatistician at Prudential, agreed: “In fact and in truth, the very term ‘pension’ is a fiction, devised to disguise poor-relief in its most insidious form and applied to a group which because of old age... appeals powerfully to the sympathies of all intelligent mankind.”<sup>270</sup> While the mere fact that the unfortunate pauper was over 65 galvanized reformers, insurance companies did not understand why this made old age poverty a special problem, for they could not separate old age from poverty. Dryden warned that “Universal poor relief in old age, disguised as a state pension, is certain to undermine the moral fiber and in particular the thrift function of the entire nation, and is bound to produce in course of time the most disastrous results.”<sup>271</sup> Like how the elderly were worthy through a refusal to assistance, purchasers of insurance required enough responsibility to withstand the *necessity* of insurance: they possessed the virtue and self-sufficiency to save, and minimized the overall risk in the insurance pool.

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<sup>268</sup> Ibid., 122.

<sup>269</sup> Ibid., 121.

<sup>270</sup> Frederick L. Hoffman, "State Pensions and Annuities in Old Age," *Publications of the American Statistical Association* 11, no. 85 (1909): 367.

<sup>271</sup> Dryden, *Addresses and Papers on Life Insurance and Other Subjects* 122.

Indeed, insurance companies more than most other actors in the political landscape stressed the importance of saving, even though their product was designed to protect those that could not save. Their argument that offering insurance should be determined by who can and cannot save—using premiums as a proxy to that determination—was the same fundamental argument policymakers had that granting poor relief should be determined by who was and was not worthy. Dryden warned of “disastrous results” to saving from a universal old age pension: “The American aim and ideal is for the highest possible degree of economic independence, and such independence throughout life, particularly in old age, can only be gained by rational education in family expenditures, savings, and insurance, and by a decidedly higher degree of industrial efficiency of the workers of the nation.”<sup>272</sup> Insurance, to its sellers, was a *vehicle* of saving rather than the *way* to save.

By reasserting the importance of saving, insurance companies effectively rendered moot the argument that old age poverty was a specialized systemic problem. Old age poverty was no different from a larger problem of poverty, where a lack of self-restraint to save created a class of dependent poor. Recategorizing the elderly poor as merely part of the larger class of poor people gave the insurance industry arguments that extending insurance or pensions to all elderly would inevitably fail to solve old age poverty. Hoffman contended that an “old age pension scheme will not solve the problem of the dependent poor and will not prevent an increase in the burden of real pauperism; but, on the contrary, it will undermine and tend to destroy the self-respecting character of our people as citizens in a democracy where economic independence, achieved by individual effort, self-sacrifice, and self-denial, is, after all, the only aim and end worth while.” It would be far better “for the social reformer to study... why, on the one hand, there is as much poverty as we actually observe, and why, on the other, there is so much less poverty in some sections of our country than in others.”<sup>273</sup>

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<sup>272</sup> Ibid.

<sup>273</sup> Hoffman, “State Pensions and Annuities in Old Age,” 367.

Ultimately, the Massachusetts Commission agreed with the insurance companies' logic that an old age pension scheme would encourage immorality. An old age pension scheme, the Commission warned, would have an "enervating influence on character, especially the inevitable discouragement of saving. The thrift habit is extremely hard to build up, and very easy to break down."<sup>274</sup> Beyond individual choice, the Commission cautioned that a universal old age pension scheme would destroy the family unit, taking "away, in part, the filial obligation for the support of aged parents, which is a main bond of family solidarity... The impairment of family solidarity is one of the most serious consequences to be apprehended from an experiment with non-contributory pensions."<sup>275</sup>

Social reformers pushed back these arguments of saving by, of course, pointing out that it was already impossible for any worker to save for old age. Rubinow points out four conceptual reasons why individual savings are useless for preparing for old age. First, the amount necessary is enormous, "for old age is not a brief transitory condition, such as sickness or unemployment may be. It would require a continuous saving for a great many years." Second, the amount of savings is uncertain, because the wage worker cannot anticipate exactly when he will die, nor "how much he would have to save, nor whether his savings will prove sufficient." Third, the remoteness of the emergency of old age "would prevent necessary savings at a time when such savings would be easiest, that is, in the earliest years." Lastly, "special saving for old age would only be possible through a persistent, systematic, and obstinate disregard of the needs of the workingman's family, which would make the preaching of such special savings a decidedly immoral force."<sup>276</sup>

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<sup>274</sup> Massachusetts Commission on Old Age Pensions and Alexander, *Massachusetts Report*, 301. The difficulty the Commission alludes to refers to policymakers' earlier efforts at encouraging working class people to save, as mentioned in Chapter 2. See Wadhwani, "Citizen Savers," 166.

<sup>275</sup> Massachusetts Commission on Old Age Pensions and Alexander, *Massachusetts Report*, 302. Only a non-contributory pension scheme has been mentioned in this chapter, but a compulsory contribution met fiercer resistance because it was excessive government intervention. As the Commission wrote, a compulsory scheme "is distinctly un-American. The opposite principle of obligatory insurance, as here interpreted, is the only one that could possibly be harmonized with the American condition, traditions and ideals of to-day." *Ibid.*, 314.

<sup>276</sup> Rubinow, *Social Insurance*, 314.

Indeed, even though social reformers had the brilliantly simple but devastating retort that saving was impossible for wage workers, social reformers went further by appealing to deontological ethics. If the state's responsibility is to take care of its poor, Epstein responded, then the state did a poor job by relieving all "classes of suffering, except old age."<sup>277</sup> Pensions were "simply an extension of the duties of the state aimed to remove the suffering and terror associated with old age."<sup>278</sup> Indeed, in the Massachusetts Report, one dissenter from the majority's recommendation of savings evoked the duty of the state to take care of its citizens. "Every law-abiding citizen has rendered to his country some service, which entitles him to look forward to a pension given in return; and as at present the premium placed upon crime and poverty is un-American, something should be done to provide for the law-abiding, self-supporting citizen."<sup>279</sup>

Rubinow attacked the dissenters' moralistic assumptions. He chastised the Massachusetts Commission's warning that pensions would disintegrate the family as "good, old-fashioned, atavistic nobility of sentiment."<sup>280</sup> Such an appeal may appeal to the larger bourgeois class except for "those who have to be support by their children, and those who have to support their parents and also their own families on a wage-earner's budget."<sup>281</sup> But the changing industrial nature of America deconstructs those ideals, and the dissenters appealed "to an ideal of a patriarchal family which has been dead for a century in every industrial country, and which really never had any strong hold upon American life."<sup>282</sup> The problem of old age poverty was "simply too big to be handled by the wage-workers unaided, either individually or collectively."<sup>283</sup> Furthermore, if the elderly had no support and had to resort to the

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<sup>277</sup> Epstein, *Facing Old Age*, 225.

<sup>278</sup> Ibid.

<sup>279</sup> Massachusetts Commission on Old Age Pensions and Alexander, *Massachusetts Report*, 338.

<sup>280</sup> Rubinow, *Social Insurance*, 314.

<sup>281</sup> Ibid.

<sup>282</sup> Ibid.

<sup>283</sup> Ibid., 329.

poorhouse, then family solidarity would be destroyed: he cites Massachusetts poorhouse data that 42 percent of elderly inmates had living adult children.<sup>284</sup>

Ultimately, for policymakers and social reformers, worthiness was the ultimate argument for the support of old age poverty. Insurance companies began to turn around too, but they, unlike social reformers, changed their minds by re-conceptualizing their data.

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<sup>284</sup> Ibid., 314.



## Charting the Depreciated Money Value of Man

“...A million bureaucrats are diligently plotting death and some of them even know it...”

—Thomas Pynchon, *Gravity's Rainbow*, p. 16

From its inception, life insurance operated in a rather primitive manner: companies created life tables for entire populations and then penalized those who belonged to the wrong race, region, or age. As Dan Bouk explained, insurance companies as a consequence excluded Southerners, African Americans, and old people from purchasing insurance.<sup>285</sup> Because African Americans, Southerners, and the elderly had a higher risk of mortality, insurance companies openly discriminated against such groups, citing statistics as their justification.<sup>286</sup> But statistics were not enough to quell fierce criticism from Reconstructionist civil rights leaders, and insurance companies created a new tool to evaluate and discriminate: the impairment.<sup>287</sup>

The impairment was the life insurance industry's second revolutionary tool, severing the relationship between populations and statistics. Previous analyses of population statistics, as mentioned before, identified populations by the deviations that a variable or statistic revealed. The impairment reassigned importance to the individual, recognizing people did not belong to a single population, but to multiple overlapping ones. Aggregating the risks of the purchaser's multiple attributes personalized the risk level for each purchaser, moving to decisions and judgment calls beyond region and race.<sup>288</sup> But this aggregation implied an even greater power to make any factor that affected length of life interchangeable: with different scores dictated for every attribute, insurers could combine weight to occupation, region to nationality, surviving children to divorce status.<sup>289</sup>

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<sup>285</sup> Bouk, "The Science of Difference (Ph.D. Thesis)," 122, 171-173.

<sup>286</sup> "The Science of Difference (Journal Article)," 725.

<sup>287</sup> "The Science of Difference (Ph.D. Thesis)," 198.

<sup>288</sup> "The Science of Difference (Journal Article)," 726.

<sup>289</sup> "The Science of Difference (Ph.D. Thesis)," 199.

The impairment also had an enormous effect on how insurance companies used the age of the purchaser. While age was still an important factor in charging premiums, it was no longer an attribute that disqualified people from buying insurance. Conceptually, the impairment was a rebuke of the physical interpretation of old age dependency. Age no longer rendered people useless, but revealed shadows of other factors, like sickness, that rendered people useless.<sup>290</sup> Louis Dublin, a statistician at the Metropolitan Insurance Company, described how this new conception of risk and statistical analysis would change how companies sold insurance. “Undoubtedly the increasing tendency of firms to provide pensions for aged workers is an important factor in the situation. It would seem part of the wisdom to devise some kind of pension plan which, based upon sound actuarial calculations, could nevertheless make some arrangement whereby the older worker would not be scrapped just because he has passed a certain birthday, provided he still has his health and skill.”<sup>291</sup> Biostatistics qualified age’s mechanism for rendering people useless: rather than age being an excuse for factory owners to remove senior employees, biostatistics translated age into a number among numbers that raised the possibility of worker impairment.

Dublin wrote these words in the context of a larger work that used Metropolitan data to analyze the economic costs of problems in the social body, paying close attention to diseases, education, and age. Because an impairment was anything that could shorten an individual’s lifespan, everything by definition was an impairment. Anything that led to early mortality, too, had a monetary societal cost—not simply for funerals or medical fees, but to society’s loss of productive labor. “It is when earnings cease through illness,” Dublin writes, “and expenses mount that we recognize the value of life and health. It is when the breadwinner of a family is removed through accident or disease and the mother and young children must

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<sup>290</sup> Ibid., 227.

<sup>291</sup> Louis I. Dublin, *Health and Wealth: A Survey of the Economics of World Health* (New York and London: Harper & Brothers, 1928), 161-162. The context of this quote refers to large businesses, like railroads, offering pensions to its workers. However, these pensions did not have an altruistic motive in ensuring workers were taken care of in retirement: rather, companies used pensions to encourage senior employees to leave. William Graebner, *A History Of Retirement : The Meaning And Function Of An American Institution, 1885-1978* (New Haven, Conn.: Yale University Press, 1980), 29.

become self-supporting that, first the dependents, and later the community, realize the large capital value which has been lost.”<sup>292</sup>

Dublin’s work realized the ultimate consequence of the impairment, transforming how insurance companies viewed their place in society and the purpose of insurance. “One shudders a bit at the very thought of an economic evaluation of life,” Dublin confessed, but he was “simply attempting to place a money value on one very narrow aspect of life, namely, its actual cost to maintain, and its productive value in terms of dollars and cents. In this sense alone, life and health have economic value, and their evaluation on this basis should render a real service to those who are engaged in their protection.”<sup>293</sup>

Dublin imbibed the same deontological ethics that Rubinow espoused in an even broader scope: the state has the authority and duty to take care of its citizens, and that insurance companies have a duty to volunteer their expertise to the state.<sup>294</sup> Compare this to previous statements from Dryden expounding on the virtues of insurance equity, that every individual must be treated according to the risk that they possessed—and universal old age pensions, which run counter to this ideal, would destroy the moral fiber and “thrift function” of the nation.<sup>295</sup> Whether they realized it or not, insurance companies were no longer businesses selling products to the market; the impairment changed them into public health experts and advice givers on increasing longevity.

Engaging in such “welfare” or “life extension” work was not entirely altruistic: the companies had a political rehabilitation motive and a financial motive. On the political rehabilitation side, companies were still mending their image after the humiliating New York State Armstrong investigations in 1905 and 1906, penalizing and criticizing insurance companies for their regional and racial discrimination methods.<sup>296</sup> Life insurance companies wanted to shift the public focus of their operations to a more positive light, particularly to how insurance could be instrumental in lengthening life. Financially, life

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<sup>292</sup> Dublin, *Health and Wealth: A Survey of the Economics of World Health*, 29.

<sup>293</sup> *Ibid.*, 1.

<sup>294</sup> Bouk, “The Science of Difference (Ph.D. Thesis),” 266.

<sup>295</sup> “The Science of Difference (Journal Article),” 727.

<sup>296</sup> Maclean, *Life Insurance* 487; Bouk, “The Science of Difference (Ph.D. Thesis),” 250.

extension efforts could decrease the death claims they paid out each year in life insurance, and the pay-out ratios they paid to old age insurance policyholders.<sup>297</sup>

Despite the self-interest of insurance companies, no one could deny the power of the impairment in advancing the case for old age pensions. With Dublin's conception of the money value of man, old age as an economic identity reached a cohesive form. Dublin proclaimed that "The economic status of the aged, their relation to modern industrial organization, the character of their disabilities, require careful study. A program aimed to safeguard old age and protect it calls for statesmanship and understanding of the highest order."<sup>298</sup>

Biostatistical life extension work placed concrete numbers on the deservedness of workers in attaining pensions. If workers are indeed living longer lives, then they are consequently contributing longer periods of productive work: "Those who have attained age sixty-five have already given the community in many cases forty-five years of productive work and often as much as fifty years, and such persons are entitled to think of themselves as deserving of retirement from active affairs."<sup>299</sup> While the physical interpretation of old age dependency ascribed humans into a defined lifespan, it was the economic interpretation of old age dependency that gave the lifespan a number, subjected to calculation, manipulation, and extension.<sup>300</sup> Dublin promised that any provision for the aged "made on the basis of the life tables has very little chance for error."<sup>301</sup> Biostatistics strengthened the case for a pension based on sound actuarial principles.<sup>302</sup>

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<sup>297</sup> "The Science of Difference (Ph.D. Thesis)," 250.

<sup>298</sup> Dublin, *Health and Wealth: A Survey of the Economics of World Health* 150.

<sup>299</sup> Ibid., 159.

<sup>300</sup> Dublin himself used his figures to advocate for greater health and sanitation spending, interchanging numbers on vastly different diseases like tuberculosis and cancer under the assumption they were equivocal. Bouk, "The Science of Difference (Ph.D. Thesis)," 274. Philosopher Daniel Defert writes that biostatistics made it possible to speak of human lives interchangeably as labor power and human capital. Daniel Defert, "'Popular life' and insurance technology," in *The Foucault effect : studies in governmentality : with two lectures by and an interview with Michel Foucault*, ed. Michel Foucault, et al. (Chicago: University of Chicago Press, 1991), 215-216.

<sup>301</sup> Dublin, *Health and Wealth: A Survey of the Economics of World Health* 157.

<sup>302</sup> It should be noted, however, that despite the vast amount of data that Dublin worked with, the Metropolitan had little data on the economic status of the aged—he, too, had to rely on poorhouse data to make his case, especially using the Massachusetts Report. Ibid., 162.

CHART X

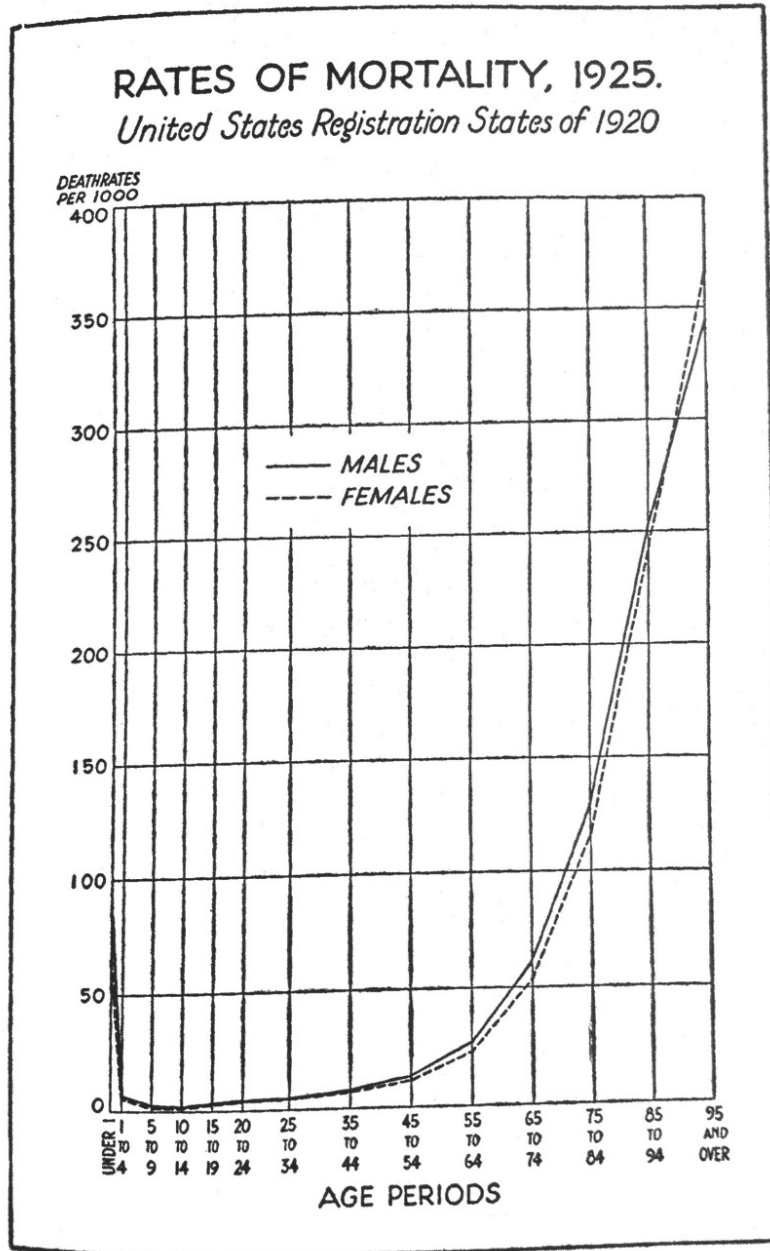


Figure 4.1: Insurance Company Life Table.

This was Louis Dublin's mortality table based on census records, showing the increasing frequency of deaths with increasing age. Tables and charts like these helped to give the definite lifespan a number, one that could be amalgamated with other numbers to show how "worn out" a worker was. Louis I. Dublin, *Health and Wealth: A Survey of the Economics of World Health* (New York and London: Harper & Brothers, 1928), 162.

Indeed, the first true pension plans—pensions as we know them, not the proto-pension plans businesses rolled out to push senior workers out—were negotiated by unions, who introduced “superannuation benefits” into collective bargaining agreements based on these actuarial principles. Murray Webb Latimer, a pension expert and later an architect of the 1935 Social Security Act, described that the unifying intention of the superannuation benefit was “to provide support only for those who actually need it,” reflecting the fundamental principle of insurance equity.<sup>303</sup> Using actuarial principles, unions negotiated clauses of “sustaining employment” that triggered when workers would begin to receive pension benefits.<sup>304</sup> The definition of “sustaining employment” differed by contract, but was tied to the decreasing earnings of a worker after 65 years of age. The Bridge and Structural Iron Workers Union were paid on a case-by-case basis, so any worker earning under \$60 triggered pension benefits. The Printing Pressmen’s and Typographical unions were paid on a union grade scale, so any worker who could no longer secure “more than 2 days’ work per week at the union scale” would trigger benefits.<sup>305</sup>

The logic behind the “sustaining employment” depended on the assumption that workers slowly lose their earning power as they age—an assumption that biostatistical work solidified. As Paul Speicher of the industry group Insurance and Review Service wrote in *The Logic of Life Insurance*, “A man is subject to the wearing-out process as is a machine. Each day brings him a day closer to the end of his economic usefulness.”<sup>306</sup> If “a man be granted the gift of long life... into the picture comes that other great threat to earning power and to income, the slow but unceasing depreciation through the years of his God-given powers of energy and ability.”<sup>307</sup> However, Speicher argues that the depreciated man could

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<sup>303</sup> Murray Webb Latimer, *Industrial Pension Systems in the United States and Canada* (New York: Industrial relations counselors, Inc., 1932), 40. While the impairment transformed how risk was calculated, it reaffirmed and enhanced the fundamental principle of insurance equity to discriminate between low and high levels of risk.

<sup>304</sup> Ibid.

<sup>305</sup> Ibid., 41.

<sup>306</sup> Paul Speicher, *The Logic of Life Insurance* (Indianapolis: R & R publications, 1934), 5-6.

<sup>307</sup> Ibid., 6.

still earn an income by differentiating between “Man-power” and “Dollar-power”: “if instead I send out dollars to work for me, those dollars will produce an income” through an insurance or pension policy.<sup>308</sup>

He ends his missive on “Dollar-power” by touting its utopian potential. “Dollars ready to put to work against the coming of the day when nature’s slow process of wearing out a man shall have been completed! Dollars to be put to work so there will be income for those who live and for the welfare of those to whom a man has cheerfully and gladly obligated himself! Dollars to be put to work so there will be income for the spent old man who needs in his sunset days the comforts and pleasures to which his standard of living has accustomed him!”<sup>309</sup>

The dollar, previously accused of rendering the elderly useless, was placed back on a pedestal for saving them.

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<sup>308</sup> Ibid.

<sup>309</sup> Ibid., 7.

## Conclusion: Escaping the Poorhouse Specter and into the Industrial Scrap Heap's Shadow

*“The possibility, then, of ‘thrift’ becoming a factor in the solution of our problem is dependent upon a readjustment of the wage-earner in his relation to the body politic... The signs of the times indicate this revolution is at hand. Not much longer will the wage-earner—the chief producer of wealth—endure the present conditions.”*

—Lee Welling Squier, *Old Age Dependency in the United States*, p. 253-254

Because this thesis covers the time period to the end of the 1920s, there is not a satisfying end to the historical narrative. Chapter 4 ends on the cusp of change, where statistical methods continued to advance and the case for a universal pension and insurance scheme grew stronger every year. By 1935, this culminates into the Social Security Act; by the 1940s, Dublin publishes another biostatistical breakthrough with the monetary life table, calculating a worker's exact wage loss with increasing age: workers not only lost wage potential as they grew older, they *depreciated like a building*.<sup>310</sup> Further study to how the insurance industry dealt with old age beyond the 1920s is clearly warranted.

Yet, the thesis does show that the cusp itself was a revolutionary change in the way in discussing statistics, the elderly, and pensions. Statistics could perfect the social body. The elderly were unequivocally infirm, but indisputably virtuous. Pensions were not simply a way to increase industrial turnover, but to support the aged. And, at the center of this epistemic shift, was the poorhouse.

Like how impairments foreshadowed future diseases, the poorhouse foreshadowed critique of the new industrial system. Indeed, a critique of the changing industrial order was implicit in all discussions on old age poverty: despite varying opinions on its extent and what should be done, criticizing the machine was a prerequisite to even discussing old age's physical shortcomings. That an entire population of aged people had now become economically useless was difficult to ignore, and everybody who recognized the problem blamed the machines. “Here is a great industrial mechanism engaging the daily activities of ninety-two millions of people,” Squier polemicized. “This machine is a veritable Juggernaut, affording opportunities of amusement... to the great mass, but hurling aside as disabled, distraught,

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<sup>310</sup> For one table that Dublin calculated on a breadwinner's decreasing worth with increase age, see Louis I. Dublin and Lotka Alfred J., *The Money Value of a Man* (New York: The Ronald Press Company, 1946), 72-73.



dependent at least one in ninety-two of its operatives. What is the defect of the machine and can it be remedied?”<sup>311</sup> The machine severed the link between worthiness and self-sufficiency, and the historian Daniel T. Rodgers wrote that Northern factory owners as a result “so radically transformed work that the old moral expectations would no longer hold... the industrial revolution in the end left in tatters the network of economics and values that had given it at birth.”<sup>312</sup> Old age was amongst many other asynchronicities that changed work but it was the most visible, and for the progressive-minded bourgeois, most morally wrenching.

In making a convincing case that old age poverty was a real and solvable problem, reformers like Squier had to deconstruct and battle different levels of questions predicated on a social work hierarchy that blessed a system which happened to discard elderly bodies. In providing alternate answers to questions on old age, poverty, and capitalism that the extant system had answered, these reformers criticized existing knowledge on all three. If only defective people entered the poorhouse, why were the elderly there? The elderly could no longer maintain self-sufficiency. If economically dependent people were lazy and intemperate, then why were the elderly not self-sufficient? The elderly remained unemployed and had no savings. If only the unemployed built idle habits, why could the elderly no longer work? The elderly could no longer keep up with the machines. If people with no savings irresponsibly spent, why could the elderly not save? Elderly working class people worked for low wages that prohibited saving.

If families had a filial obligation to care for its members, why should the family not remain the centerpiece of old age welfare? Working class families already struggled to make ends meet, and cannot afford additional costs that elderly members brought. If poverty affected all immoral people, why did the elderly poor deserve special treatment as ‘the elderly’ and not ‘the poor’? The elderly were worthy and virtuous individuals who society had failed—not the other way around. If poverty signified isolated moral

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<sup>311</sup> Squier, *Old Age Dependency in the United States*, 22.

<sup>312</sup> Daniel T. Rodgers, *The Work Ethic in Industrial America, 1850-1920* (Chicago: University of Chicago Press, 1978), xii.

failures in an economy with a hard work ethic, why were more elderly people who once had families and stable jobs becoming poor?

Over each level of questioning and argument loomed a larger point that the capitalist system no longer sorted out the deserved from the undeserved—the moral worker prospered, while the idle able-bodied pauper deservedly suffered—but that the capitalist system maybe, just maybe, caused poverty. The Hoyt Report should be recognized as a milestone for many things, but among the most important was its argument that poverty was transmittable. Poverty was not an isolated phenomenon that naturally springs from innate defects; poverty was acquired and imposed through forces outside an individual's control. But here the Hoyt Report missteps, for no other poorhouse demographic espoused this new logic in a concerted manner than the elderly. It was understandable why children and the mentally ill ended up in the poorhouse: children possessed idle unworthy parents, while the mentally ill lacked productive capacity. But to understand why the elderly, who up until that point had led self-sufficient lives, ended up in the poorhouse, policymakers had to look at the economic system that elderly inmates had entrusted their welfare to.

In order to bring about this conceptual shift, old age policy reformers pilfered existing metaphors and analytical tools from disparate and antagonist fields. Even though poorhouse policy directly opposed the reformers in recognizing the existence of old age poverty, reformers stole metaphors of the deserving poor, worthiness, virtue and poverty as a transmittable disease. From Hoyt's numbers, reformers twisted poorhouse data for their own use and reveal the problem of old age poverty that Hoyt himself could not see. Even though life insurance completely disregarded the idea that elderly paupers were helplessly deserving of aid, reformers seized ideas of saving, mortality, and wage potential to naturalize the elderly as economically dependent. From insurance companies' actuarial work, reformers embezzled statistical tools and the life table to concretize their proposals for old age pensions, transmuting abstract proposals into hard numbers that imbibed a call to action. As reformers appropriated concepts from intellectual antagonists, replacing those concepts' values with new ones, reformers instigated an intellectual shift.

This conceptual shift, fundamentally a critique on how the new market economy exercised its power, explained why insurance companies were initially resistant to using their old age insurance as a method of relief. Insurance companies were still wrapped up in the old thinking that poverty was a state, rather than a spectrum that the working class can slip into at any second. Those who purchased insurance and could afford to maintain payments already had the will to fiscal responsibility. Industrial insurance, with its weekly collections and not the annual collections of traditional life insurance, was a natural extension of this logic. Yet, companies who sold industrial insurance faced a barrage of criticism that their policies were expensive and exploitative to old people.<sup>313</sup> The shadow of capitalist critique, too, loomed over those who were paid to account for people's lives.

Old age insurance and pensions mooted this criticism: rather than alter the structure of the new industrial order that relied on labor turnover by age, these old age support schemes affirmed and reified this order. The sociologist Daniel Defert, in chronicling the history of insurance, claimed that insurance's focus on life in the 19<sup>th</sup> century gave insurance a dimension of class: "It was through its investment of human life that the technique of insurance... prospected its decisive advances and achieved the status of a general principle for providing bourgeois solutions to proletarian problems."<sup>314</sup> With insurance and pensions, workers could shift their wage potential *through time*, so they could smooth out their budget curve throughout the lifespan that the life table predicted. The question of old age poverty was no longer why the machine wore out its workers, but how workers could reap the present benefits of the machine for the future. Rather than look for solutions that stopped the new industrial order from casting the aged out, reformers delved deeper into the system for solutions to reinforce this exclusion. The rise of statistical thinking, compounded with scientific charity and a treasure trove of subjective data, transformed the elderly from useless bodies into useful numbers.

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<sup>313</sup> Though not explicitly mentioned here, this was a central issue in the Armstrong Hearings. Bouk, "The Science of Difference (Ph.D. Thesis)," 250.

<sup>314</sup> Defert, "'Popular life' and insurance technology," 212.

But reformers first and foremost wanted to keep the aged out of the poorhouse, and it is impossible to find anything wrong with that. The poorhouse separated itself from the economy, but tied itself to the new industrial order: it not only served as a source of welfare, but as a tool to discipline inmates back into the economy. Keeping the elderly out of the poorhouse, thus, went hand-in-hand with the mission to keep the elderly out of the economy. It was only when the elderly's proportion as inmates increased that administrators first, and reformers later, began to question why the economy continued to send the elderly to poorhouses.

The poorhouse not only foreshadowed capitalist critique, but also foreshadowed Social Security. The increasing numbers of elderly in the poorhouse—not the existence of the elderly themselves—highlighted that the poorhouse was a form of welfare no longer receptive to the needs of the changing economy. Old age poverty turned the logic of indoor relief on its head, proclaiming the futility of rehabilitating the virtuous elderly, and that those in danger of losing self-sufficiency should have a right to not worry about it. Indoor relief was replaced with *interior* relief: the elderly poor, rather than go into an institution, could stay inside their homes. The Social Security Act simply nationalized this thinking, and indeed, Epstein and Rubinow were both keep architects of the act when passed in 1935.<sup>315</sup>

In retrospect, many actuaries acknowledged that pensions were inevitable, part of a larger drift towards a new state welfare mechanism for a new economy. No one liked the poorhouse, and throughout its entire lifespan the poorhouse remained a place of last resort for society's residual defects: those who could find no work, nor familial grace, nor private charity, nor public outdoor relief. Nor was it that data had a nefarious cause: regardless of how biased, twisted, and political its ostensibly objective numbers were, data shone additional persuasive power on a real problem the new market economy presented. As Epstein wrote, "whatever the evils and faults of the modern industrial order—and there its evils are

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<sup>315</sup> Epstein and Rubinow also headed rival lobbying organizations, even though both advocated for old age security. J. Lee Kreader, "Isaac Max Rubinow: Pioneering Specialist in Social Insurance," *Social Service Review* 50, no. 3 (1976): 418-420.

legion—it cannot be doubted that on the whole it has worked to the ultimate good of most concerned.”<sup>316</sup> Reinforcing what was acknowledged to be a fundamentally exploitative and disposable system was not an unintentional effect of pensions, but its very purpose in granting what is owed to the elderly: “To grant pensions to such workers... would be merely a recognition of their services and a compensation for their losses, as we compensate property owners for disturbance to property when it is taken from them for the general good.”<sup>317</sup> Pensions were not simply a rebuke on the link between work and morality, but a proposal to reinforce that link, as Rodgers wrote, at a higher level of abstraction: this was what workers were ‘owed’ in the ‘social contract.’<sup>318</sup> If workers could no longer be empowered by the capitalist system as workers, so goes this thinking, they should be empowered as consumers and investors: dollar-power, not man-power.

Finding a place for the elderly in the new market economy did not entail simple exclusion from factories and machinery, but bringing them into the very heart of capitalist consumption and production by investing in their own lives. Tom Jones, balancing on a scale that reduced him into a number for amortization, no longer needed to worry about being thrown out of the economy and into the poorhouse: by investing in his life, he could end up with a pile of gold.

We all had to be supported now, working for an economy that excludes as it calculates when we lose productivity. And by buying into that logic, we all work for the day when we are no longer useful and retreat into our homes that have become our own poorhouses: a last resort of care to spend the rest of our days. The difference is we are no longer ashamed about it.

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<sup>316</sup> Epstein, *Facing Old Age*, 214.

<sup>317</sup> Ibid.

<sup>318</sup> Rodgers, *The Work Ethic in Industrial America, 1850-1920*, xiii.

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