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STATE OF NEW JERSEY
PENSION SURVEY COMMISSION

REPORT No. 1 - 5

- PART I. PLAN OF COMMISSION INVESTIGATIONS
AND PROGRESS TO DATE
- PART II. RECOMMENDATIONS ON THE ESTABLISH-
MENT OF COUNTY WELFARE BOARDS
- PART III. RECOMMENDATIONS ON STATE AID FOR
THE RELIEF OF OLD AGE DEPENDENCY

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February, 1931

STATE OF NEW JERSEY
PENSION SURVEY COMMISSION

Members of the Commission

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Assemblyman Charles Basile, Newark, Vice-Chairman
William J. Ellis, Trenton, Secretary
Donald R. Belcher, Westfield Florence Halsey, Newark
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JOINT RESOLUTION No. 5, LAWS OF 1930

JOINT RESOLUTION for the creation of a commission to study the problems of municipal, county and State Pensions, and public agencies for the relief of dependency, and making an appropriation therefor.

WHEREAS, In the past ten years a large number of pension bills have been made law providing pension benefits for many groups of employees; and

WHEREAS, The financing provisions of many of these pensions are not upon an actuarial basis with proper reserves; and

WHEREAS, The costs of such pensions for employees whose service is to the present taxpayers will fall with its greatest burden upon future taxpayers, without the equitable proportionate contributions being made by those taxpayers who receive the benefits of the service; and

WHEREAS, There seems to be a feeling of uncertainty as to what are the public's real obligations in connection with existing pensions; and

WHEREAS, There is a demand that an old age pension should be established and administered as a State Agency; therefore,

BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey:*

1. There is hereby created a commission of seven members to be appointed as follows: One member of the Senate to be appointed by the President thereof; one member of the Assembly to be appointed by the Speaker thereof; and five members to be appointed by the Governor. All members shall serve without compensation, but shall be reimbursed for traveling expenses.

2. Such commission shall organize as soon as may be after their appointment, upon the call of the Governor, and shall elect a chairman and vice-chairman from its members, and appoint a secretary, who may be or may not be a member of said commission.

3. The commission shall be charged with the duty of inquiring into the financing and other provisions of the several pension acts now upon the statute books covering municipal, county, school and State employees, and make a general valuation of same, showing the relation as between the costs and liabilities of the plans of financing of the several funds and for financing same on an actuarial reserve basis.

4. To inquire into the operation of the laws for the relief of dependency and study the social and economic results in the operation of the same.

5. To investigate the subject of relief of dependency of old age.

6. Said commission is authorized to employ necessary legal, clerical and other assistants. It shall have power to issue subpoenas signed by the chairman or vice-chairman and by the secretary of the commission, to compel the attendance of witnesses or the production of books, papers and records. The said commission shall hold such hearings as may be necessary at such places in the State as it may deem advisable.

7. The commission shall have a valuation of the financial obligations of pension funds under present laws. The commission shall report to the Legislature of one thousand nine hundred and thirty-one its findings, together with such recommendations in connection with the several subjects as they may determine shall be for the best interests of those affected as beneficiaries of any of the above acts and of the public, and shall report their findings and recommendations as to the old age dependency problem, and as well make a recommendation as to the future pension policy of the State.

8. For the purpose of carrying into effect this joint resolution, there is hereby appropriated the sum of twenty-five thousand dollars (\$25,000.00).

9. This resolution shall take effect immediately.

Approved April 14, 1930.

LETTER OF TRANSMITTAL

To the Honorable Morgan F. Larson, Governor of the State of New Jersey, and to the Senate and General Assembly of the State of New Jersey:

The Pension Survey Commission, established under Joint Resolution No. 5, Laws of 1930, respectfully submits herewith a report on the plan of its investigations and the progress to date, together with certain recommendations on the establishment of county welfare boards and on State aid for the relief of old age dependency.

The Commission was appointed June 23, 1930, and met for organization on July 15th. Several meetings followed for the purpose of conferring with persons most familiar with the problems assigned to the Commission for investigation. As a result of these conferences, it was decided to conduct the studies of problems of municipal, county and State pensions and of public agencies for the relief of dependency as parallel projects, and to employ a staff of competent experienced persons to carry forward these inquiries as outlined by the Commission. Hon. Henry A. Williams was retained as Counsel. A research director, Dr. Emma A. Winslow, was employed, beginning September 1st, and a staff of research and office assistants organized. Headquarters were established in the Industrial Office Building at 1060 Broad Street, Newark.

Nine meetings of the Commission have been held and two public hearings conducted. The individual members have given much intensive study to the projects under review. While progress has been made, the widely varied types of inquiries assigned and the highly complicated legal problems involved make it doubtful if the Commission will be able to complete its investigations and prepare its final report for consideration at this session of the Legislature.

Continuation of the Commission with its present membership and responsibilities is requested, with an appropriation of \$50,000 for expenses during the fiscal year beginning July 1, 1931.

Respectfully submitted,

ROY T. YATES,

Chairman

CHARLES BASILE
DONALD R. BELCHER
ANDREW K. BRADY
WILLIAM J. ELLIS
FLORENCE HALSEY
F. J. LEUPER
February 9, 1931

PART I

PLAN OF COMMISSION INVESTIGATIONS AND PROGRESS TO DATE

A. Studies of Problems of Municipal, County, School and State Pensions.

All State laws authorizing the payment of pensions to individuals or the establishment of pension funds affecting municipal, county and State employees, have been reviewed and summarized.

A complete list of pension funds affecting county and municipal employees and also of pensions to individuals has been secured through correspondence with the chief executives in all counties and municipalities in the State.

Detailed information on the administrative organization, members and pensioners in nearly all county and municipal funds has been obtained by correspondence and special interviews with fund officials. Actuarial valuation of this material is now in progress.

Data on State pensions being paid to individuals have been assembled, and plans are in preparation for certain studies of administrative policies in the New Jersey Teachers' Pension and Annuity Fund, the State Employees' Retirement System, and the State Police Pension Fund.

An early report on findings in these inquiries is being planned, but the complexity of the legal problems involved will necessitate a considerable period of study before definite recommendations on legislation can be formulated by the Commission.

B. Studies of Public Agencies for the Relief of Dependency.

Questionnaires have been sent to the chief executives of all municipalities, with reference to the local method of handling the administration of dependency relief.

Detailed study has been made of the provisions of the State Act for the Settlement and Relief of the Poor (Chapter 132, Laws of 1924), which would require revision under a plan of dependency relief administration by a County Welfare Board, and a draft of a revised act prepared for presentation at the present session of the Legislature.

In cooperation with the staff of the State Department of Institutions and Agencies, detailed investigations have been made of the work of the overseers of the poor in Montclair and in Newark, and reports on findings presented to local officials. Field studies have also been made by the Commission staff in certain municipalities in Essex, Monmouth and Passaic counties, and plans for further development of such studies are being formulated as the basis for definite recommendations on policies to be followed in a local change from a municipal to a county plan of dependency relief administration.

C. Inquiries into Needed Relief for Old Age Dependency.

Information on old age dependency legislation enacted and proposed in other states has been collected and given critical review in relation to the drafting of legislation especially adapted to the needs of New Jersey.

Two public hearings have been held, one for North Jersey residents at Newark City Hall, November 14th, and one for South Jersey residents at the State House in Trenton, December 16th. Included among the speakers appearing at these hearings were representatives of the following organizations:

New Jersey Commission on Old Age Insurance and Pension, New Jersey Council on Old Age Pensions, New York State Department of Public Welfare, State Federation of Labor of New Jersey, Consumer's League of New Jersey, New Jersey League of Women Voters, Employers' Association of Northern New Jersey, Manufacturers' Association of New Jersey, Fraternal Order of Eagles, Foresters of America, Essex County Women's Democratic Organization, Fourth Ward Republican League of Atlantic City, State Socialist Party, Newark Conference of Jewish Charities, Associated Catholic Charities of the Newark Diocese, Board of Social Service of the New Jersey Diocese of the Episcopal Church, Young Women's Christian Association of Camden, State Nurses Association, New Jersey College for Women, Union Printers League of Camden, Atlantic County Building Trades, Central Labor Union of Trenton.

Detailed information concerning the age, citizenship, physical condition, etc., of inmates of welfare-houses and almshouses has been obtained, as the basis for estimates of the number who could

be cared for outside an institution under a plan of old age relief. As part of the studies of the work of overseers of the poor described above, special attention has been given to securing as much data as possible on the types and amounts of assistance being given to aged persons.

Statistics compiled in various studies on the extent of old age dependency in other states have been given critical review, and estimates prepared of the probable number of persons who would be in need of old age relief in the various counties of New Jersey during the year 1932, and the probable cost of such relief.

Definite recommendations have been formulated with reference to plans for State reimbursement of expenditures by county welfare boards for grants to aged dependents meeting certain standards as to eligibility, and a special bill drafted for consideration at the present session of the Legislature.

PART II

RECOMMENDATIONS ON THE ESTABLISHMENT OF COUNTY WELFARE BOARDS

In New Jersey, the municipality is the administrative unit in the granting of poor relief. Relief funds are provided by the municipality, administered by a municipal official, and used primarily for the relief of persons with a legal settlement in the municipality.

The Commission, therefore, has given considerable attention to a review of existing practices in the administration of dependency relief by municipalities and to the study of methods of securing correction of the obvious inefficiencies found.

The picture consistently painted in the questionnaire and field investigations is one of wide variation in the way in which dependency relief is being administered.

In many small municipalities, there is no officially designated overseer of the poor, and frequently no appropriation for poor relief which can be drawn upon in case of necessity. Where there is an overseer of the poor, such appointment is on a part-time basis except in the large cities. Many of these part-time overseers are also carrying other important responsibilities, such as town clerk, treasurer, tax collector, chief of police, etc. Others are privately engaged, often as grocer, coal dealer or in other

selling activity closely related to providing relief to needy families. Retired public officials and business men seem to be popular choices for appointment as overseers. A considerable number of public spirited women are also serving in this capacity.

In a few places, a special arrangement has been made with a private social agency, so that their trained staff takes responsibility for the investigation and supervision of cases receiving public relief. Usually, the exceedingly difficult job of straightening out a family's dependency relief problem is handled, under the present system, by municipal officials, with only a part-time interest in their relief work and without special training in the technique of its successful accomplishment.

Most of this part-time service of overseers is given free or at a nominal salary of a few hundred dollars a year. Full-time service is at a salary rate of between \$2,000 and \$3,000, although in a few instances more is paid.

As the result of its investigations, the Commission is firmly convinced that the only way in which high standards in poor relief administration can be maintained consistently and uniformly throughout the State is to transfer to county welfare boards the present responsibilities of municipal overseers of the poor, and to make the establishment of such county boards mandatory.

The county plan of administering welfare activities is in operation in a number of states, and is being advocated in many more. The recent reports of the New Jersey Commission to Investigate County and Municipal Taxation and Expenditure include welfare activities among those which it recommends should be shifted from a municipal to a county or regional plan of financing and administration.

The legal basis for a county welfare plan has already been established for New Jersey by the State Act for the Relief and Settlement of the Poor (Chapter 132, Laws of 1924). A county welfare board with important administrative responsibilities can now be established in any county or group of adjoining counties, where a welfare-house is to be constructed or is already in operation. In any municipality within a county where no overseer is appointed, the superintendent of the welfare-house can act in his place. All such service is under the direction of the welfare

board, by the municipality for which the service is rendered. You are viewing an Archived Copy from the New Jersey State Library

However, any attempt to develop a state-wide plan of county welfare boards in New Jersey under the present law is immediately blocked by certain of its provisions. The appointment of a county welfare board is optional with the Board of Chosen Freeholders, and the assumption by the welfare superintendent of the duties of the overseer of the poor in a municipality within a county is dependent upon the willingness of the municipality to make no appointment in this official position. Unless there is a county or district welfare-house, a welfare board cannot be legally appointed, and eight of the twenty-one counties in New Jersey have no county welfare-house.

Many complicated problems in the administration of a county plan also arise because of the requirement that all expenditures for poor relief come from municipal funds and in relation to a legal settlement determined by five years' residence in a municipality.

In the closely populated sections of the State, families move frequently from municipality to municipality. Residence may be in one municipality, and employment or property ownership in another. Municipalities with a large proportion of dependency cases are often those in which the greatest difficulty is encountered in connection with the securing of sufficient income through taxation for necessary public expenditures. While these difficulties are present also in a plan of county financing and settlement, they are far less significant than in the present municipal system.

In many municipalities, the number of persons is too small and their needs for public relief too infrequent to justify the full-time employment of a relief administrator. To change to a county plan of organization would make possible the easy availability of trained personnel for the handling of any dependency problems which may arise in a particular municipality. It would also insure uniformity in such service throughout all parts of a county.

An unsalaried advisory board to whom the administrative staff would be responsible, is a plan which has been found advantageous in connection with various governmental functions where important matters of social and technical policy are involved, as,

for example, boards of education and of public health. The establishment of such a board as the administrative head of county welfare work is recommended by the Commission as an essential part of the reorganization of dependency relief administration in New Jersey, and one which should be put in operation before any plan of State aid for old age relief is inaugurated along the lines described in the following section of this report.

In order to make legal provision for the change to a State-wide plan of county welfare boards, a revision of the State Law for the Relief and Settlement of the Poor (Chapter 132, Laws of 1924) has been drafted for consideration at the present session of the Legislature. In summary, the recommended revisions are as follows:

A. That there be set up in each county a county welfare board of outstanding citizens, unsalaried, to be appointed by the Board of Chosen Freeholders, to consist of not less than five or more than seven members, and to have as ex-officio members a designated member of the Board of Chosen Freeholders and the County Adjuster.

B. That this county welfare board take over the duties of the overseers of the poor (including almshouses) in the municipalities of the county.

C. That a director of welfare be appointed by each county welfare board, who is a technically trained and qualified expert in the field of social service and has had special executive experience.

D. That deputies and assistants be appointed as necessary to serve the various geographic districts in the county, and that all such appointments be made through Civil Service on the basis of a background of technical training of social work.

PART III

RECOMMENDATIONS ON STATE AID FOR THE RELIEF OF OLD AGE DEPENDENCY

In the State Act for the Settlement and Relief of the Poor (Chapter 132, Laws of 1924), a poor person is defined as "one who is unable to maintain himself or those dependent upon him." The overseer of the poor is authorized "to render such aid and material relief as he may in his discretion, deem necessary to

the end that such person may not suffer unnecessarily from cold or hunger, or be deprived of shelter."

Experience in various states indicates, however, that such general provisions in a poor law are insufficient to insure necessary assistance from public funds for persons too old to work and without means of support. Special legislation for the relief of aged dependents has been enacted in thirteen states, and the inclusion of this phase of inquiry among the investigation responsibilities of this Commission was the result of much agitation for the enactment of old age pension legislation in New Jersey.

As described in the preceding section of this report, the investigations of the Commission have brought out clearly the lack of uniformity and the inadequacy of the present system of municipal administration of dependency relief. Testimony as to the insufficiency of public relief provision for the aged was unanimous at the Commission hearings. A number of personal and written applications for relief have also been received at Commission headquarters.

Special emphasis has been placed in the Commission investigations upon the determination of the number of aged persons receiving various types of relief at the present time in New Jersey, in relation to the number who would probably receive public assistance under a state-wide plan of old age relief. Expenditures by municipalities for relief to aged persons have also been studied in much detail in relation to the probable difference in the total cost from public funds if the responsibility for old age relief were shifted from municipalities to a joint plan of State and county financing.

The Commission's questionnaire and field investigations indicate that a considerable number of aged dependents are receiving continued relief of varied types from the overseers of the poor in the municipalities. For instance, the study of the Town Poor Department in Montclair shows that among the 93 cases under care in October, 1930, there were 23 cases of persons 65 years of age and over. Nine of these aged dependents were receiving partial or complete support in homes of their own. Eight were being cared for in boarding homes. Two were being assisted while living with relatives. The remaining four were being boarded in institutions, two in a privately operated institution and

two in the almshouse of a neighboring municipality. Relief grants varied from \$10.00 per month to \$67.50, with the average at \$29.60. The total amount spent for these cases was about one-fourth of the total relief expenditure for the month.

In a group of 40 municipalities of varying size and representative of different sections of the State, there were found to be 197 cases of persons 65 years of age among the 876 cases receiving relief, or 22.5 per cent of the total.

The Commission's investigations of relief expenditures by municipalities indicate a total of about \$5,000,000 expended in 1930, exclusive of amounts used for the maintenance and operation of municipal almshouses. From the information already secured on the number of aged persons among those aided, it would seem likely that at least \$1,000,000 was being used by municipalities in 1930 for assistance to aged persons similar in type to that which would be provided under a special plan of old age relief.

In a considerable number of municipalities, however, there is little provision of public relief to persons of any age, except as an emergency measure, and any State-wide plan of old age relief would have to take into account the fact that many persons resident in those municipalities would for the first time have a means of securing public assistance in their homes in case of proven need for continued relief.

A claim frequently made is that any plan of old age relief in the home would eliminate the almshouse. This is not substantiated by the Commission's investigations with reference to the situation in New Jersey. In the 24 county and municipal almshouses (See Table I), there are at the present time only 1,754 persons 65 years of age and over among the 3,061 inmates. Nearly all these are in definite need of institutional care because of mental or physical condition, and it is doubtful if more than a very few would be able to leave the welfare-houses or almshouses under a plan of non-institutional old age relief.

Commission's Estimates of Number of Persons in Need of Old Age Relief in 1932

Because of the present incompleteness of care of the aged in New Jersey, an accurate estimate of the probable number of de-

pendents under various methods of defining eligibility for relief grants becomes exceedingly difficult. The method of calculating finally adopted by the Commission, was to apply to the estimated number of persons 70 years of age and over in the various counties of New Jersey, the percentage of persons of similar age in the State of New York who, according to the recent estimates of the State Department of Public Welfare, would be in receipt of old age relief by the end of the first year of operation of the New York Law.

STATE OF NEW JERSEY
PENSION SURVEY COMMISSION

TABLE I

COUNTY AND MUNICIPAL WELFARE HOUSES AND ALMSHOUSES IN NEW JERSEY
AND THEIR PRESENT INMATES BY AGE GROUP

	Total Inmates	Under 65 Years	65 Years and Over		
			Total 65 Yrs. & Over	65-69 Years	70 Years & Over
All Institutions	3,061	1,307	1,754	529	1,225
Atlantic County	100	39	61	21	40
Bergen County	158	55	103	26	77
Burlington County ...	116	24	92	19	73
Camden County	242	104	138	41	97
Cape May County ...	40	11	29	4	25
Cumberland County ..	68	12	56	15	41
Essex County .....	..	..	..	..	..
Newark	506	201	305	104	201
Orange	68	25	43	13	30
Gloucester County ...	50	19	31	9	22
Hudson County	853	480	373	133	240
Hunterdon County ...	..	..	..	..	..
Mercer County .....	..	..	..	..	..
Trenton	150	57	93	25	68
Middlesex County ...	..	..	..	..	..
New Brunswick ...	37	25	12	8	4
Perth Amboy	16	6	10	3	7
Piscataway	4	2	2	1	1
South Amboy	6	3	3	2	1
Monmouth County ...	78	9	69	15	54
Morris County	101	35	66	15	51
Ocean County .....	..	..	..	..	..
Passaic County .....	..	..	..	..	..
Passaic	64	30	34	13	21
Paterson	218	110	108	37	71
Salem County	49	13	36	9	27
Somerset County .....	..	..	..	..	..
Sussex County	43	10	33	7	26
Union County .....	..	..	..	..	..
Elizabeth	24	13	11	2	9
Plainfield	16	4	12	3	9
Warren County	54	20	34	4	30
Percentage Distribution	100.0	42.5	57.5	17.2	40.3

For the age group 65 years of age and over, an adjustment was made in the New York State Commission's previous estimate of the proportion of dependents, to correspond with their revised estimate of the proportion of persons needing relief at 70 years of age or over. This method of estimating gave a percentage of 9.9 for non-institutional dependents among persons 65 years of age and over, and of 11.4 among persons 70 years of age and over.

As shown in Table II, the application of these percentages to the estimated number of persons in these age groups in the New Jersey population, gives a total of 18,400 persons 65 years of age and over, who would probably be in need of partial or complete support from public funds during the year 1932, if a State-wide plan for old age relief were put into operation. Of these about one-third would be between 65 and 70, and two-thirds, 70 years and over.

STATE OF NEW JERSEY
PENSION SURVEY COMMISSION

TABLE II

ESTIMATED NUMBER OF PERSONS IN NEW JERSEY WHO WILL BE IN NEED OF OLD AGE RELIEF, 1932

	<i>Estimated Population</i>			<i>Estimated Number of Persons in Need of Old Age Relief</i>		
	<i>Total 65 Yrs. & Over</i>	<i>65 to 69 Yrs.</i>	<i>70 Yrs. & Over</i>	<i>Total & Over</i>	<i>65 to 69 Yrs.</i>	<i>70 Yrs. & Over*</i>
<i>Total for State</i>	186,000	78,000	108,000	18,400	6,150	12,250
<i>Counties—</i>						
Atlantic	6,900	2,900	4,000	685	230	455
Bergen	17,800	7,500	10,300	1,775	590	1,185
Burlington	4,800	2,020	2,780	475	175	300
Camden	12,000	5,050	6,950	1,150	360	790
Cape May	2,000	840	1,160	195	70	125
Cumberland	4,000	1,700	2,300	395	135	260
Essex	37,000	15,500	21,500	3,680	1,230	2,450
Gloucester	4,250	1,800	2,450	420	145	275
Hudson	26,700	11,300	15,400	2,625	865	1,760
Hunterdon	2,350	990	1,360	230	80	150
Mercer	8,500	3,560	4,940	845	295	550
Middlesex	7,800	3,250	4,550	775	250	525
Monmouth	8,700	3,650	5,050	865	290	575
Morris	6,200	2,600	3,600	615	215	400
Ocean	2,250	950	1,300	220	70	150
Passaic	12,150	5,070	7,080	1,210	410	800
Salem	1,800	600	1,200	175	35	140
Somerset	3,400	1,420	1,980	335	115	220
Sussex	1,600	650	950	160	50	110
Union	13,300	5,600	7,700	1,325	455	870
Warren	2,500	1,050	1,450	245	85	160

* Assumes 9.9% of population 65 years and over, and 11.4% of population 70 years and over, will be in need of old age relief.

Assuming an average yearly expenditure of \$300 per year per aged dependent, we find that the total cost for such relief would be \$5,520,000 (Table III). If State aid were given to the counties in the form of one-half the amount of their relief grants to persons 65 years of age and over, the cost to the State would be \$2,760,000. If State aid were given in the form of reimbursement for relief grants to persons 70 years of age and over, the cost to the State would be only \$1,837,500, but there would be a corresponding increased burden to the counties because of the necessity of bearing the full expense of any relief grants to persons under 70 years of age, who were no longer able to support themselves.

The principle of State aid in connection with the care of child dependency has already been established in New Jersey, and the Commission believes that a similar policy of State aid should be followed in connection with the care of aged dependents.

As discussed in the preceding section of the report, the Commission believes that the present plan of municipal administration of dependency relief by overseers of the poor should be abolished, and that all such relief work should be under the administration of county welfare boards. The draft of the proposed legislation on old age relief assumes that county welfare boards will be in operation in all counties of the State by January, 1932, and that necessary arrangements can be made for handling applications for old age relief by these boards April 1, 1932. Payments under a joint plan of State and county financing are recommended to start July 1, 1932.

The proportion of total relief grants to the aged which should come from State and county funds is a matter for careful consideration. The judgment of the Commission is that the State should reimburse the counties for one-half of all relief grants where the amount given to an individual does not exceed one dollar per day. If more is required it is recommended that the extra should be provided from county funds.

The Commission further recommends that State funds be used for reimbursement of counties only in connection with relief grants to a person meeting the following qualifications:

- A. Has attained the age of six-five years;

STATE OF NEW JERSEY
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TABLE III

ESTIMATED ANNUAL COST TO COUNTIES OF OLD AGE RELIEF AND AMOUNT OF STATE REIMBURSEMENT BASED ON
A. REIMBURSEMENT OF 50% OF RELIEF GRANTS TO PERSONS SIXTY-FIVE YEARS AND OVER
B. REIMBURSEMENT OF 50% OF RELIEF GRANTS TO PERSONS SEVENTY YEARS AND OVER

	<i>Number of Persons 65 Years and Over in Need of Old Age Relief</i>	<i>Estimated Annual Cost to Counties*</i>	<i>Amount of State Reimbursement</i>	
			<i>Plan A (65 Years and Over)</i>	<i>Plan B (70 Years and Over)</i>
<i>All Counties</i>	<i>18,400</i>	<i>\$5,520,000</i>	<i>\$2,760,000</i>	<i>\$1,837,500</i>
Atlantic	685	205,000	102,750	68,250
Bergen	1,775	532,500	266,250	177,750
Burlington	475	142,500	71,250	45,000
Camden	1,150	345,000	172,500	118,500
Cape May	195	58,500	29,250	18,750
Cumberland	395	118,500	59,250	39,000
Essex	3,680	1,104,000	552,000	367,500
Gloucester	420	126,000	63,000	41,250
Hudson	2,625	787,500	393,750	264,000
Hunterdon	230	69,000	34,500	22,500
Mercer	845	253,500	126,750	82,500
Middlesex	775	232,500	116,250	78,750
Monmouth	865	259,500	129,750	86,250
Morris	615	184,500	92,250	60,000
Ocean	220	66,000	33,000	22,500
Passaic	1,250	363,000	181,500	120,000
Salem	175	52,500	26,250	21,000
Somerset	335	100,500	50,250	33,000
Sussex	160	48,000	24,000	16,500
Union	1,325	397,500	198,750	130,500
Warren	245	73,500	36,750	24,000

- B. Is unable to maintain himself, either in whole or in part, and has no children or other persons able to support him or responsible under the laws of this State for his support;
- C. Is a citizen of the United States;
- D. Is a resident of and domiciled in the State of New Jersey, and has so resided and been domiciled therein continuously for at least fifteen years immediately preceding the date of application, but continuous residence in the State shall not be deemed to have been interrupted by occasional periods of absence therefrom if the total of such periods of absence does not exceed two years, and during the five years imme-

* Assumes average expenditure of \$300 per aged dependent per year.

diately preceding the date of application has not removed from this State and remained therefrom for a period in the aggregate of one year;

- E. Is a resident of and domiciled in the county in which the application is made, and has so resided continuously for at least one year, immediately preceding the date of application;
- F. Is not, because of his physical or mental condition, in need of continued institutional care.
- G. Has not made a voluntary assignment or transfer of property for the purpose of qualifying for such relief.

In order that uniformity in administration may be secured throughout the State, establishment of a division of old age relief in the State Department of Institutions and Agencies is recommended in the proposed legislation, to have general supervision of all relief grants made under the act.