

Old age (1970)

THE RETIRED POPULATION OF ST. PETERSBURG
ITS CHARACTERISTICS AND SOCIAL SITUATION

by

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INSTITUTE OF
INDUSTRIAL RELATIONS

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Report of a Survey
Conducted During July and August, 1950

By
Irving L. Webber

FLORIDA STATE IMPROVEMENT COMMISSION
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SUMMARY AND CONCLUSIONS

This survey of the retired population of St. Petersburg, Florida, was conducted during the summer of 1950 for the purpose of learning the characteristics and the social situation of those who have chosen the city as their retirement home and to gauge the effect on the city of the presence of a disproportionate number of aged people. Interviews with retired people and community leaders as well as census and vital statistics data supplied the information for the analysis.

The principal findings and conclusions discussed in the report may be summarized as follows:

1. The number and proportion of older persons in the United States are increasing steadily. At the same time, interest in retirement programs, both public and private, is growing rapidly.

2. St. Petersburg's white population contains a heavy concentration of older people. In 1940, almost one-fifth of its people were 65 years of age and over; today the relative importance of the aged is still greater.

3. About three-fourths of the retired people about whom information was obtained were married. However, nine-tenths of the men were in the married category compared with a little more than two-thirds of the women.

4. Retired women far outnumbered retired men. There were 77 men for every 100 women.

5. People in the retired group ranged in age from 31 years to 93 years, but more individuals fell in the ages 65 through 69 than in any other five-year category. The median age for men was about

three and one-half years higher than that for women.

6. The average household consisted of fewer than two persons.

7. The retired people of St. Petersburg have come from all parts of the United States and from some foreign countries. Seventy percent lived in the Northeastern States and the Middle States before retiring.

8. Most of the people interviewed had retired voluntarily. Less than five percent were employed part-time, and few of those who were not working sought employment.

9. Former occupations of members of the sample group were extremely numerous and varied; they indicated that most of those interviewed had come from modest middle-class backgrounds. No concentration of professional people was found.

10. The educational status of the retired group was relatively high, for the median person was a high school graduate. However, few older people took part in adult education classes in the city.

11. A large majority of the retired people were members of Protestant denominations, about one-seventh were Catholics, and less than one-fiftieth were of the Hebrew faith. Although members of the retired group were on the membership rolls of 29 local churches, over half were not members of any St. Petersburg church.

12. Cards, gardening, fishing, and shuffleboard were the most popular recreational activities, but one-third of the retired group had no favorite recreation. Although some individuals spent as much as 60 hours per week in recreational activities, over one-third did not participate in any activities of this kind.

13. Almost half of the persons interviewed preferred to associate

with people of their own age. Half of the men indicated this preference while a little more than a third of the women did so.

14. Organizations of retired people and state societies play a vital part in the lives of the aged in St. Petersburg by providing congenial associates and stimulating social activities.

15. As a group, the retired people were in relatively good health. Three-fifths of them had not visited a doctor during the preceding six months; over four-fifths had not summoned a doctor for six months, and less than one-tenth had been hospitalized during the same period of time. A little more than one-third of the group suffered from one or more chronic illnesses or disabilities. No public health services specifically for the aged are provided in the community.

16. Over three-fourths of the retired people preferred to own rather than rent a home. Less than one-eighth lived in apartments. Almost a third of the group lived in five-room dwelling units, while about one-fifth resided in four-room units. More renters fell in the \$25 to \$50 category than in any other single class.

17. Nearly half of the single, widowed, and divorced persons in the retired group preferred to live alone in a house or apartment.

18. The median income of those who would give financial information was \$120; the average income was \$158. Pensions were by far the most important source of income, followed by real estate rentals, savings, stocks and bonds, etc.

19. Most people chose St. Petersburg as their retirement home because of its climate, its healthfulness, and the recommendations of relatives and friends.

20. Its climate and the friendliness of its people were the

things mentioned most often by retired people when they were asked, "What do you think is best about St. Petersburg?"

21. There was little agreement as to what is lacking in the city except for fairly widespread dissatisfaction with the sewage disposal situation. Hence there do not appear to be any important unsolved problems in the community relating particularly to the retired population.

22. For the most part St. Petersburg has been impressively successful in satisfying the needs of older people. Most retired people are enthusiastic about the community and find little to criticize. Therefore, the policies, programs, and activities prevailing in the city will repay study by those interested in the social adjustment of the aged.

INTRODUCTION

During the past decade or so, we in America have gradually come to realize that our population is growing older, in the sense that the average age of the population is higher. Traditionally, America has been a young country with a large proportion of children and young adults. It has been a young nation, also, in the eyes of the rest of the world.

The vital bases of "young" populations and "old" populations are easy to understand. Whenever a high birth rate is combined with a high death rate, the average age of a population will be low and the group will be "young." On the other hand, whenever a low birth rate is combined with a low death rate, the average age of the population will rise and the group will eventually become "old."¹

In the United States a low rate of reproduction and a falling death rate are gradually bringing about an older age structure. The birth rate in the United States, as in Western European countries in general, has been falling for perhaps a century and a half. This has resulted, of course, in proportionately fewer children being added to our population with succeeding decades. Also, rapid advances in techniques of sanitation and in medical practices have

¹"Young" and "old" as used here refer only to the relative numbers of children and old people in the population--not to the progressiveness or backwardness of the population. The "youngest" population in this sense would be one made up entirely of young adults and children, with few or no old people. The "oldest" population would be one with very few children and large numbers of older adults.

greatly increased the expectation of life. The virtual elimination of immigration in this country early in the Twentieth Century also played a part in the aging process, for the great numbers of immigrants who entered the United States during the first two decades as young adults are now thirty or forty years older.

To get some measure of this progressive aging of Americans, we may turn to census data. In 1900, one out of every two persons was under twenty. In the same year, about one individual in twenty-five was 65 years of age or over. Today, one person in thirteen is 65 years or over. During the fifty years since 1900, our entire population has doubled, but during the same period those 65 years and over have almost quadrupled.²

Since 1900, eighteen years have been added to the average life expectancy at birth. It is now 65.5 years for the white male infant, 71 for the female.³ The great increase in the average life expectancy at later ages may be illustrated by pointing out that the life expectancy of males 40 years of age in the United States has increased from 27.74 years in 1900-1902 to 30.27 years in 1942, while that of females of the same age has increased from 29.28 to 33.86 years. Over longer periods the gains are even more impressive. For instance, the average life expectancy of 40-year-old males in Sweden during the period 1816-40 was 23.66; in the period 1931-35, it was 32.50 years.⁴ While it is true that much of the gain in life

²Oscar R. Ewing, New York Times, August 13, 1950, page 58.

³"Old Age Pensions," Time Magazine, May 22, 1950, pp. 26-27.

⁴Otto Pollak, Social Adjustment in Old Age, New York: Social Science Research Council, 1948, p. 6.

expectancy may be attributed to lessened infant mortality, the fact remains that medical science has made significant progress in controlling contagious diseases. It is to be hoped that the next step in this direction will be toward control of the degenerative diseases of old age.

The growing awareness that our population is aging and that there are problems involved in adapting ourselves to the new situation led to the National Conference on Aging, which was held in Washington August 13, 14, and 15, 1950. The Federal Security Agency invited about one-thousand leaders in business, medicine, religion, labor, research, housing, recreation and other related fields to explore some of the far-reaching problems posed by the changing age structure of our population.⁵

The greater length of life and the growing numbers of people in the older ages have brought the subject of old-age pensions to the fore in recent years. During the past year two of the biggest strikes to occur since the end of the war were related to the workers' demand for pensions. Today there are 61.6 million men and women in the labor force of the United States. About 35 million of these workers are earning credits under Social Security which will entitle them to old-age pensions. Millions of other workers are covered by other public pension programs, including that of the federal government, which has a retirement system covering its 2,300,000 employees. Still other employees are covered by private pension plans; United States corporations have 13,000 retirement

⁵Oscar R. Ewing, op. cit.

plans covering 7,000,000 workers. In addition, many Americans have purchased endowment life-insurance policies and annuities which will assure them of monthly incomes in their declining years.⁶

The social implications of the aging population and the widespread efforts to insure economic security for later years are underlined by the fact that older people undergo changes which bring about special problems. Another way of saying this is that older persons are not simply adults who are ten, twenty, or thirty years older than they were at forty. Strong's work in connection with the Stanford Later Maturity Research shows that as age increases, interests definitely change. Interest in physical activities, exploring, flying and driving lessens with age. Interest in the home, art galleries, detective stories, etc., increases. In addition to decreasing interest in physical skills of a more or less dangerous type, older age makes persons more impatient with items which suggest interference with established habits. They lose their desire for variety in occupation; their interest in reading increases with age; and liking for amusements declines in general except where a distinctly cultural element is involved.⁷

Also, we must not overlook the fact that in our Western European culture the individual's adjustment to old age is hard to make. For one thing, active adulthood is the goal of our lives. As children and youths we spend our time preparing to be adults. Hence, when old age arrives, the individual seems to pass out of the main stream of life. Since he is no longer a working adult, he has no

⁶"Old Age Pensions," Time Magazine, May 22, 1950, pp. 26-27.
⁷E. V. Cowdry, Ed., Problems of Aging: Biological and Medical Aspects, Baltimore: The Williams & Wilkins Co., 1942, pp. 772-74.

well-defined role to fill. The problems associated with youth can be rationalized as preparation for adulthood, but the problems incidental to old age cannot be explained away in the same manner. Furthermore, it is well known that the limitations of old age must increase rather than decrease as time goes on.

Another difficulty besetting individuals who are attempting to make adjustments to old age is the extent to which "age-typing" occurs. As a person reaches such important ages as 60 and 65, he is under pressure to conform to the expected behavior of people of those ages by largely withdrawing from active life. This chronological "age-typing" ignores the tremendous variations in biological aging. One individual at age 65 may, it is true, be worn out, pessimistic, a semi-invalid. But another of the same age may be as active and capable as many men of 45. Our tendency to expect individuals to conform to the role we assign to the older ages increases the difficulties of social adjustment to old age.⁸

The Old-Age Group in St. Petersburg.

An examination of census data that are available gives some insight into the numbers, proportions, and characteristics of the old-age group in St. Petersburg, a group which includes most of those persons who have chosen the city as a retirement home. While it is true that the population 65 years of age and over includes many persons who have not yet retired from active work, it is equally true that the proportion of the total population in the older group indicates to what extent an unexpectedly large number of such persons reside in the city.

⁸Pollak, op. cit.

In 1940, when the most recent tabulated census data were gathered, there were 4,791,058 white persons 65 years of age or over in the urban population of the United States. This group represented 7.0 percent of the urban white population at that time. Ten years before, in 1930, the 3,380,236 persons in this group made up 5.3 percent of the urban white population.

In 1940 there were 275,771 Negroes aged 65 or over, making up 4.4 percent of all urban Negroes. In 1930 there were 139,180 Negroes in this old-age group, representing 2.7 percent of the total.

For comparison with this national trend in cities of 2,500 population and over, Table 1 has been prepared. The percentage gain from 1930 to 1940 in the proportion of white persons 65 years and

TABLE 1
PROPORTION OF THE POPULATION 65 YEARS OF AGE AND OVER,
Urban Florida, Pinellas County, and St. Petersburg,
Florida, 1930-1940.*

	<u>Urban Florida</u>		<u>Pinellas County</u>		<u>St. Petersburg</u>	
	<u>1930</u>	<u>1940</u>	<u>1930</u>	<u>1940</u>	<u>1930</u>	<u>1940</u>
<u>White Population</u>						
Total	549,197	758,323	51,131	75,672	32,973	48,794
65 and Over	33,437	65,446	5,627	11,920	2,908	8,988
Percentage	6.1	8.6	11.0	15.8	8.8	18.4
<u>Negro Population</u>						
Total	210,292	287,047	10,974	16,137	7,416	11,982
65 and Over	4,184	15,873	173	509	100	330
Percentage	2.0	5.5	1.6	3.2	1.3	2.8

*Source: U.S. Bureau of the Census, Sixteenth Census of the United States, 1940, Population, Vol. II, Characteristics of the Population, Part 2, Tables 7, 22, 32, pp. 18, 58, 127.

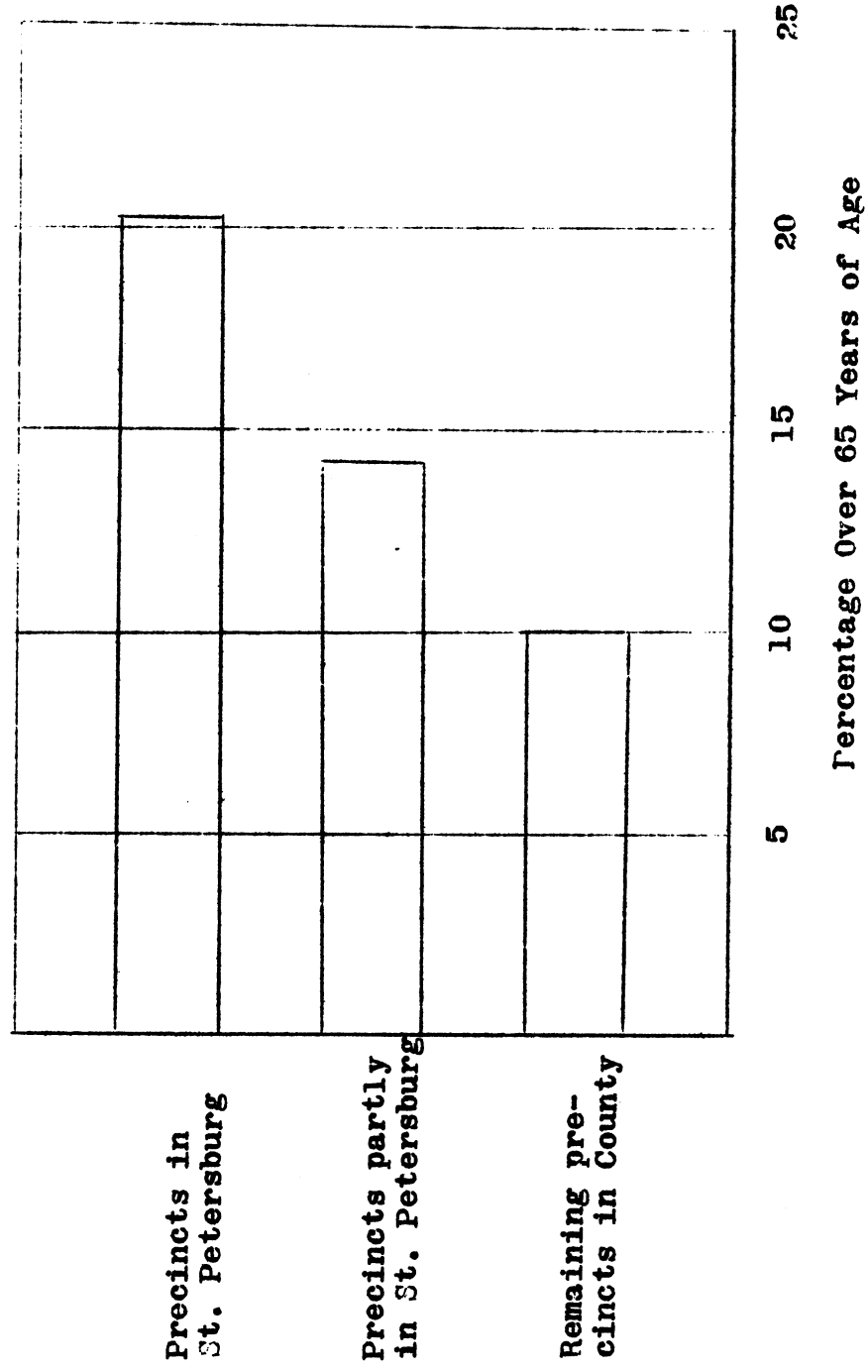
over varies from 2.5 percent for urban Florida to 9.6 percent in St. Petersburg. It is obvious that the number of older people has increased by greater percentages in the cities of Florida than in the cities of the nation as a whole; in Pinellas County than in urban Florida; and in St. Petersburg than in Pinellas County as a whole.

While in the cities of Florida taken together white persons 65 and over make up 8.6 percent of the total population, in St. Petersburg the concentration is more than twice as great. In Pinellas County, also, the proportion of older people is almost twice as large as that for the urban part of the state's white population.

These same generalizations cannot be made for the Negro population. In the urban United States the proportion of Negroes increased 1.7 percent from 1930 to 1940. In Florida cities the increase was 3.5 percent, while in Pinellas County and St. Petersburg the increases were 1.6 percent and 1.5 percent, respectively. Nationally the proportion of older Negroes increased exactly as much as the proportion of older white persons. In urban Florida the relative increase in older Negroes was greater than the increase in older whites. But in St. Petersburg and Pinellas County the relative increase in Negroes in the old-age category was lower than the national urban average and fell far below the comparable percentage changes for white persons.

Additional light on the proportion of older people in the county is given by Figure 1. In precincts entirely within the city of St. Petersburg, in the year 1945, over 20 percent of the residents were over 65 years of age. The concentration of older persons

Figure 1. Proportion of Population Over 65 Years of Age, Pinellas County, Florida, 1945*



*Source: Unpublished tabulation, Florida State Census, 1945. White population only.

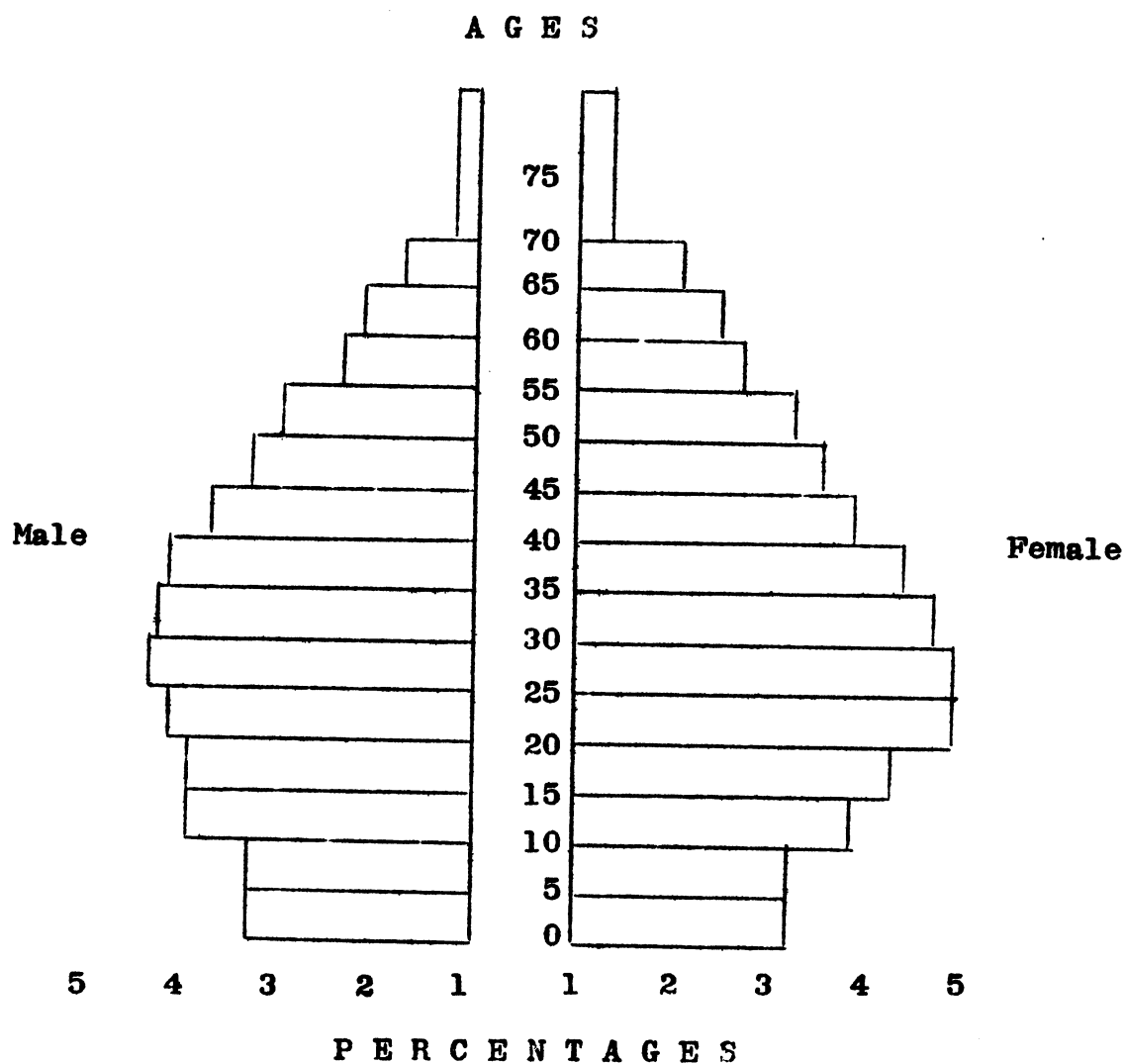
was considerably smaller in precincts only partly inside the city, and it dropped to 10 percent in precincts entirely outside the city.

Figure 2 is an age-sex diagram representing the urban white population of the state of Florida. It is obvious that in an urban population there are relatively few children, with the largest number of persons concentrated in the ages 20 to 40 or 45 years. On the other hand, there are relatively few people in the older ages. It will be noticed, too, that females tend to outnumber males.

The contrasting age-sex structure of St. Petersburg may be seen by examining Figures 3 and 4. In 1940 there were more persons in the 60-64 and 65-70 age groups than in any other single group. The large number of men and women of older ages and the lack of a concentration of persons in the most productive ages are equally striking. In 1940 as compared with 1930 there were relatively fewer children and a dramatically greater number of older persons.

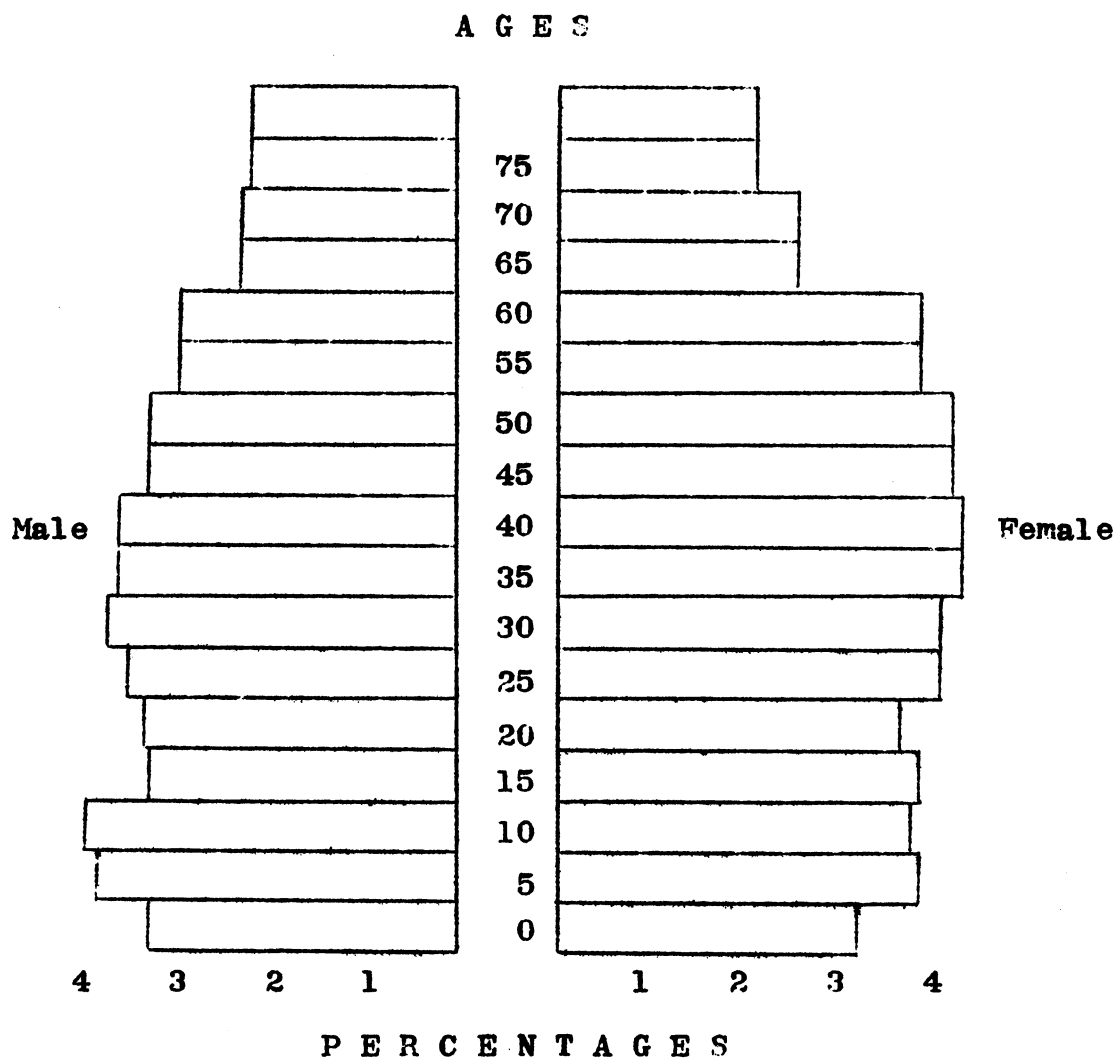
The data on state or country of birth of persons 65 years and over listed by the State Census of 1945 were analyzed for 14 precincts located in Pinellas County. It was found that more of these people were born in the Northeastern States (Maine, Vermont, New Hampshire, Massachusetts, Connecticut, Rhode Island, New York, Pennsylvania, West Virginia, New Jersey, Delaware, and Maryland) than in any other region of the United States. The region of birth of the second largest group was the Middle States (Minnesota, Iowa, Missouri, Wisconsin, Illinois, Michigan, Indiana, and Ohio. On the other hand, only 22 were born in the Far West (Washington, Oregon, California, and Nevada), only 33 in the Northwest (Montana, North

Figure 2. Urban White Population of Florida, by Age and Sex, 1940*



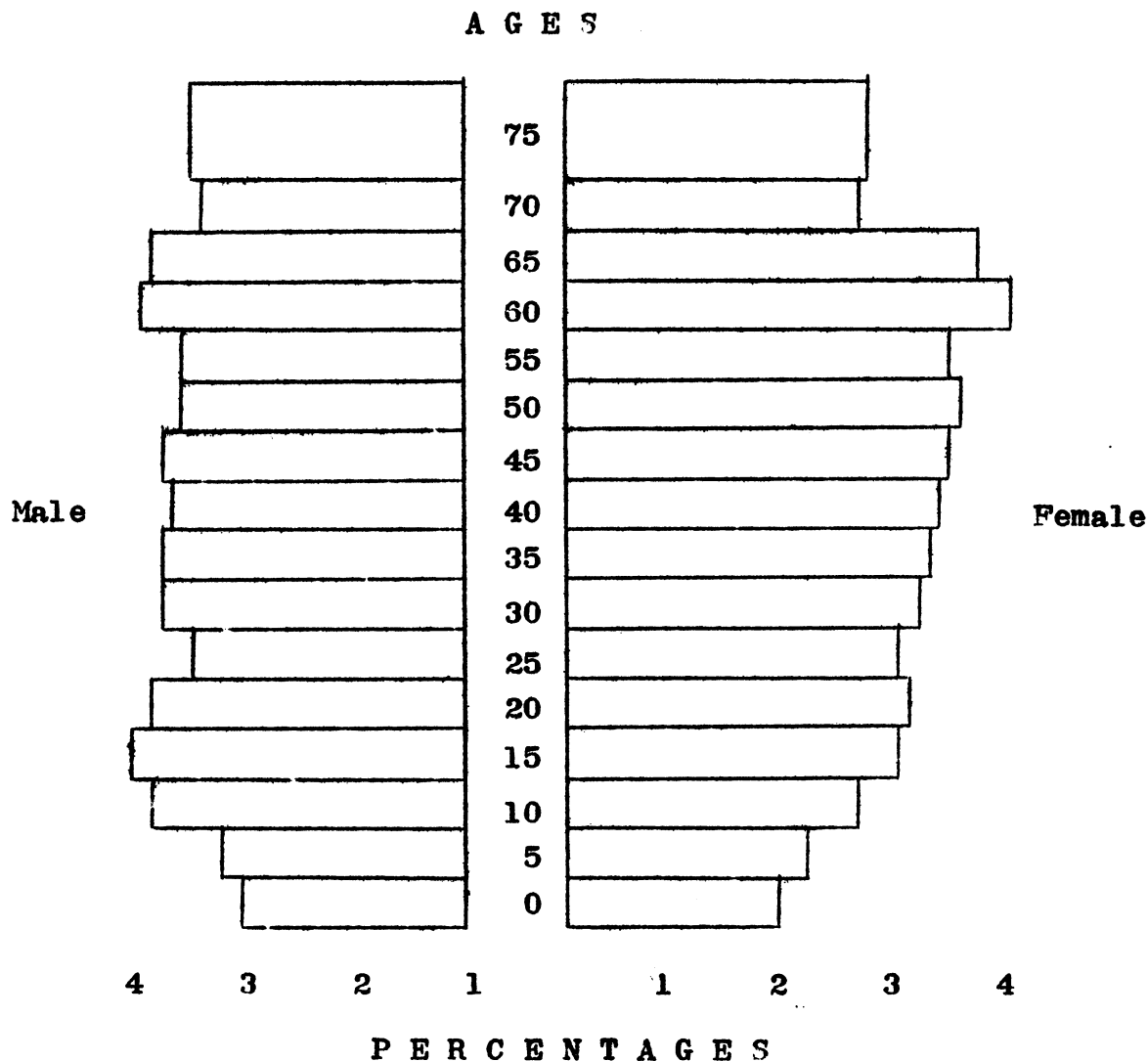
*Source: U. S. Bureau of the Census, Sixteenth Census of the United States: 1940, Population, Vol. II, Characteristics of the Population, part 2, Table 7, p. 18.

Figure 3. White Population of St. Petersburg, Florida, by Age and Sex, 1930.*



*Source: U. S. Bureau of the Census, Sixteenth Census of the United States: 1940, Population, Vol. II, Characteristics of the Population, Part 2, Table 32, p. 127.

Figure 4. White Population of St. Petersburg, Florida,
by Age and Sex, 1940.*



*Source: U. S. Bureau of the Census, Sixteenth Census of the United States: 1940, Population, Vol. II, Characteristics of the Population, Part 2, Table 32, p. 127.

Dakota, Idaho, Wyoming, South Dakota, Utah, Colorado, Nebraska, and Kansas), and 16 in the Southwest (Arizona, New Mexico, Oklahoma, and Texas). A total of 586 were born in Florida and other states of the Southeast (Virginia, Kentucky, Tennessee, North Carolina, Arkansas, Louisiana, Mississippi, Alabama, Georgia, and South Carolina).

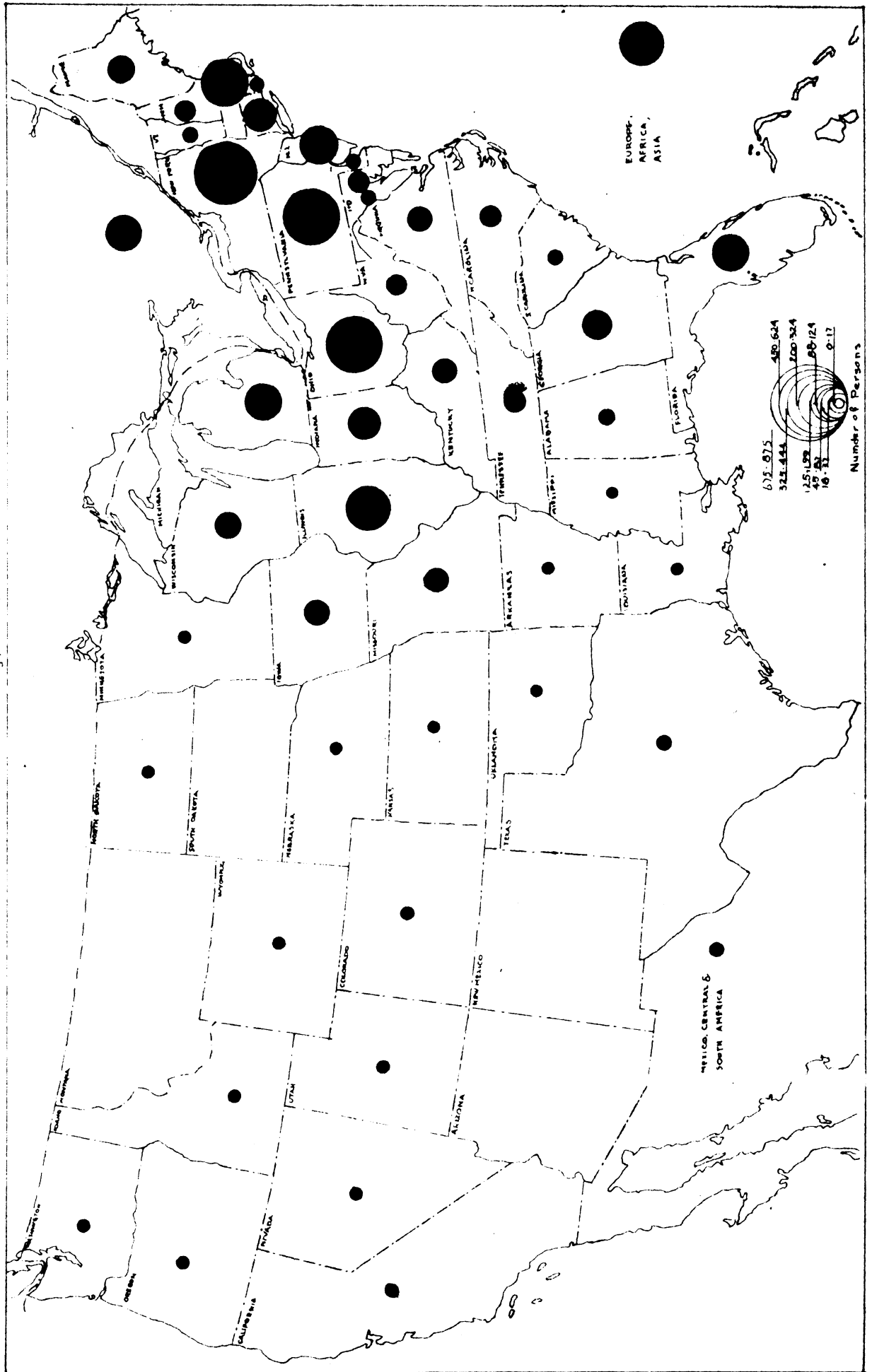
Figure 5 shows in graphic form the number of residents of the sample Pinellas County precincts who were born in the various states of the United States and in other parts of the world.

Historical

The Chamber of Commerce has played a prominent part in the history of St. Petersburg. It has aided materially in making the city bigger, more prosperous, and more attractive. Through the years, it has stayed out of politics, and the progressive men who have acted as officers have exerted an important influence on the direction and growth of the city.

The Chamber of Commerce was organized in 1899, and it has continued in existence since that time except for two or three years early in the century. Throughout its existence the Chamber has made extensive use of advertising. Its first venture into this field occurred when it spent \$35.00, all the money that could be scraped together, to buy space in newspapers throughout the state in order to contradict reports that there was an epidemic of small-pox in St. Petersburg. The \$35.00 brought results which impressed the people of the city with the value of advertising. As time went on, larger and larger funds were raised to publicize the attractions of the city throughout the country. Today the Chamber of Commerce

Figure 5 Place of Birth of White Persons 65 and Over, Selected Precincts Pinellas County, Florida, 1945



continues to be a powerful force in the city.⁹

The city charter (section 3 (VV)) authorizes the city council to levy a tax not to exceed two and one-half mills on the total assessed valuation of the city for the purpose of advertising and promoting tourist travel and immigration.¹⁰

The story of how St. Petersburg began to attract great numbers of older people goes back to 1874. In that year a Dr. B. W. Richardson of London suggested the establishment of a "health city" and this idea was pushed by Dr. W. C. Van Bibber of Baltimore. For the purpose of finding the best location for such a city, surveys were made of climatic conditions in many parts of the world. Finally, the physicians decided that Florida offered the most advantages, and observers were stationed in various parts of the state to find the locality which was best suited for their purpose. One of these observers stayed for a year on Pinellas Point, where he kept accurate records of the temperature, humidity, prevailing winds, amount of sunshine, and other health factors. When the thirty-sixth annual meeting of the American Medical Society was held in New Orleans in April, 1885, Dr. Van Bibber read a paper embodying the reports and conclusions of the observers. He painted a glowing picture of the advantages of Pinellas Point and strongly urged the establishment of a health city there.

Mainly because Pinellas Point was at that time isolated from

⁹Karl H. Grismer, History of St. Petersburg, St. Petersburg: Tourist News Publishing Co., 1924, pp. 99-107.

¹⁰Revised Ordinances of the City of St. Petersburg, Florida, 1946, Charlottesville, Va., Michie City Pub. Co., 1946.

the rest of the world, the proposed health city was never established. But the report was given wide publicity, and physicians throughout the country became familiar with it. From 1897 to 1906 Frank A. Davis, a publisher of medical books and periodicals in Philadelphia who had become interested in the development of St. Petersburg, distributed thousands of copies of Dr. Van Bibber's report on the proposed health city. He also published the Florida Magazine, devoted almost exclusively to St. Petersburg, and the Medical Bulletin, a periodical bought by thousands of physicians throughout the country. Because of Davis's activities, most physicians throughout the United States were made aware of St. Petersburg. Many doctors visited the city themselves, while others sent their patients there.¹¹

St. Petersburg's reputation as a healthful place in which to live led to a larger and larger influx of older people who had been advised by their physicians to seek a better climate. This chain of events apparently accounts for the city's original success in attracting not only older people in poor health, but also those who wish to retire to a milder climate for their later years.

Purpose, Method, and Scope of this Study

This study of the retired population of St. Petersburg is part of a program being carried on by the Florida State Improvement Commission at the request of Governor Fuller Warren. In a letter to the Commission dated November 18, 1949, the Governor pointed out that Florida has for a long time been the retirement goal of a large proportion of the citizens of this country. The steady influx

¹¹Grismer, op. cit., pp. 82-83, 112.

of retired people into the state can be expected to increase, he indicated, in view of the aging population and the rapid increase in the number and importance of pension plans in both government and private industry. In order to assist and promote in an organized way this movement of older people into the state, the Governor asked the Commission to begin planning for the establishment of retirement communities and to initiate studies which would provide the data needed to proceed along these lines in an intelligent manner.

A survey of the literature on people of retirement age indicated that only a negligible amount of research has been conducted in this area which would be helpful to the Commission in its planning. It was therefore decided that a field study should be carried out to obtain some of the basic information required. The city of St. Petersburg was chosen for study mainly because it contains a high proportion of retired people and has, as a community, long been conscious of this concentration of older people.

The purpose of the survey is to determine the number and characteristics of the people who have retired to the community; to study the special programs and activities provided for and by the aged; and to find out how the presence of a disproportionate number of the aged has affected the city's life.

To obtain information bearing on the subject, interviewers secured data on 734 retired persons and 68 other members of their families residing in 439 households in St. Petersburg. These data were recorded on a printed form to assure uniformity.

In addition to the information obtained through the use of interviews with members of the households of retired persons, community leaders in such different fields as recreation, health, religion, business, and education were interviewed at length. Orally and in carefully prepared memoranda, they supplied facts and figures to supplement the data obtained by talking with retired persons.

The most intensive phase of the study was limited to a three-week period in July and August, 1950. Limitations of time and resources made it impossible to explore all areas of community life as thoroughly as desired. The investigation was confined mainly to the area within the city of St. Petersburg, and the conclusions of the study are therefore specifically applicable to that municipality.

THE SAMPLE GROUP

Most of the information for this report was obtained by direct questioning of a group of retired persons living in St. Petersburg and in the contiguous community of Gulfport. Since our purpose was to learn certain facts about the retired people who are living in the city today, it was not sufficient merely to make use of such data as were already available from other sources. The best procedure was to turn to the subjects of the investigation themselves.

Because of limitations of time and money, it was obviously not possible to talk to all retired persons living in the community. Our interviewers therefore talked with a cross-section of the people. To accomplish this purpose, the following method was used. Each interviewer was instructed to conduct interviews on every third street and avenue in his area of the city. Starting from an established base street, the researcher stopped at every fifteenth house and inquired whether a retired person resided there. If none was found at that house, he called at the next house, continuing in this way until he had located and talked with a retired person. Taking up the original sequence of numbers, the interviewer then proceeded to stop at every fifteenth house until he reached the end of the street.

time
of day
non-
response
not at
homes?

The use of this procedure made certain that no part of the city was investigated to the exclusion of any other part. Since houses were the units of measurement in deciding where inquiries should be made, the method adapted itself readily to areas of denser or more sparse population. Every effort was made to avoid any

modifications of this carefully worked-out procedure that would bias the results of the survey.

A schedule, or questionnaire, was used so that all interviews would cover the same material. This procedure also facilitated tabulation and interpretation of the material when the survey was completed. A blank copy of the schedule employed for this purpose is included in the Appendix.

The method briefly described above resulted in the accumulation of a large part of the data on the retired population of St. Petersburg included in this report. Great pains were taken to make the information representative and to keep it from being prejudiced or slanted in any way. It is our belief, therefore, that the facts, gathered in the survey are, in the main, as true for the entire retired population of the community as they are for the people who were actually interviewed.

Number and Distribution

The schedule was arranged so that more information was obtained from the retired person who was actually interviewed than from other retired persons in the family and other members of the household. A total of 441 schedules was obtained. These represented 441 interviewees who were retired persons; 293 other retired persons who were members of their households; and 68 other members of their households who were not retired.

These 802 persons were residents of all parts of the city of St. Petersburg, as has already been explained. Because of the method used in selecting residences at which to call, the households of which members were interviewed no doubt tended to be concentrated somewhat in accordance with the population density of the city. This variation is, of course, desirable from the standpoint of the representativeness of the sample group.

Marital Status

In Table 2 the 734 retired persons in the sample population have been classified as single, married, married but not living with spouse, widowed, and divorced.

TABLE 2
MARITAL STATUS OF RETIRED PERSONS
St. Petersburg, 1950

Marital Status	<u>Total</u>		<u>Male</u>		<u>Female</u>	
	Num- ber	Per- centage	Num- ber	Per- centage	Num- ber	Per. centage
Total	734	100.0	318	100.0	416	100.0
Single	32	4.4	7	2.2	25	6.0
Married	570	77.7	286	90.0	284	68.3
Married but separated	3	0.4	2	0.6	1	0.3
Widowed	120	16.3	20	6.3	100	24.0
Divorced	6	0.8	1	0.3	5	1.2
Not known	3	0.4	2	0.6	1	0.2

More than three-fourths of this group were married and living with their wives or husbands. The married state is thus by far the most common among retired persons in the city. Less than five percent of the group were single, and about 16 percent of the total number were widowed.

Far more women than men were widowed; 24 percent of the women were in this category, compared with only six percent of the men. There was a slightly larger proportion of single women than men. However, while 90 percent of the men were married, less than 70 percent of the women were in this group.

Proportions of the Sexes

For the group of 734 retired men and women, there were about 77 men for every 100 women. For the entire group of 802 persons,

including other members of the households as well as retired persons, the sex ratio was still lower, 70 men for every 100 women. A low sex ratio for the retired group is to be expected in view of the fact that women in general live longer than men. Sex ratios, therefore, tend to decrease at older ages.

Age Distribution

The retired group and other members of their households are arranged according to age in Table 3.

The greatest number of retired men and women, 172, fell within the ages 65 through 69 years. The next largest number, 140, were aged 70 through 74 years. The single year with the largest number of retired persons was age 67, with 41; there were 40 men and women 70 years of age, 39 persons 69 years of age, and 38 persons 65 years of age.

Seventy-six percent, or about three-fourths, of all retired persons were included within the ages 30 through 74; the other 24 percent, or one-fourth, were 75 years old or older. The youngest retired person in the sample group was 31 years of age, and the oldest person was 93 years of age. There were 29 retired persons less than fifty years of age, but most of them were women.

More men fell in the two age-groups 65 through 69 and 70 through 74 than in any other category. There were 74 men in each of these age-groups. The youngest man in the sample group was 37 years of age; the oldest, 90 years of age.

TABLE 3
AGE OF RETIRED PERSONS AND OTHER MEMBERS OF HOUSEHOLD
St. Petersburg, 1950

Age	Complete Sample			Retired			Other Members of Household		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
All Ages	802	346	456	734	318	416	68	28	40
Under 5									
5 to 9	1		1				1		1
10 to 14	5	3	2				5	3	2
15 to 19	13	6	7				13	6	7
20 to 24	7	4	3				7	4	3
25 to 29	7	3	4				7	3	4
30 to 34	8	2	6	3		3	5	2	3
35 to 39	10	4	6	3	1	2	7	3	4
40 to 44	16	7	9	8	3	5	8	4	4
45 to 49	20	4	16	15	3	12	5	1	4
50 to 54	39	9	30	36	9	27	3		3
55 to 59	60	16	44	58	16	42	2		2
60 to 64	126	50	76	123	49	74	3	1	2
65 to 69	172	74	98	172	74	98			
70 to 74	140	74	66	140	74	66			
75 to 79	89	47	42	89	47	42			
80 to 84	55	35	20	55	35	20			
85 to 89	12	6	6	12	6	6			
90 to 94	3	1	2	3	1	2			
Not given	19	1	18	17		17	2	1	1

The greatest number of women came within the age-group 65 through 69 years of age. There were 98 women in those ages, while the next largest category, ages 60 through 64, contained 74 women. The youngest woman in the retired group was 31 years old, while the oldest woman was 93 years old.

The median age for men was 69.77 and for women was 66.24. According to the information given by the retired persons, we may

conclude, therefore, that the oldest and youngest persons were women; the modal age-group was higher for men than for women; and the median age was also lower for women. These relationships may be observed in Figure 6.

Caution is needed in interpreting these age data, however, in view of the known tendency toward misstatement of ages. Social scientists have established the fact that women in general understate their ages.¹² Older men and women may overstate their ages. It should also be kept in mind that older widowers often marry younger women, which would tend to lower the average age of retired women.

Number in Family

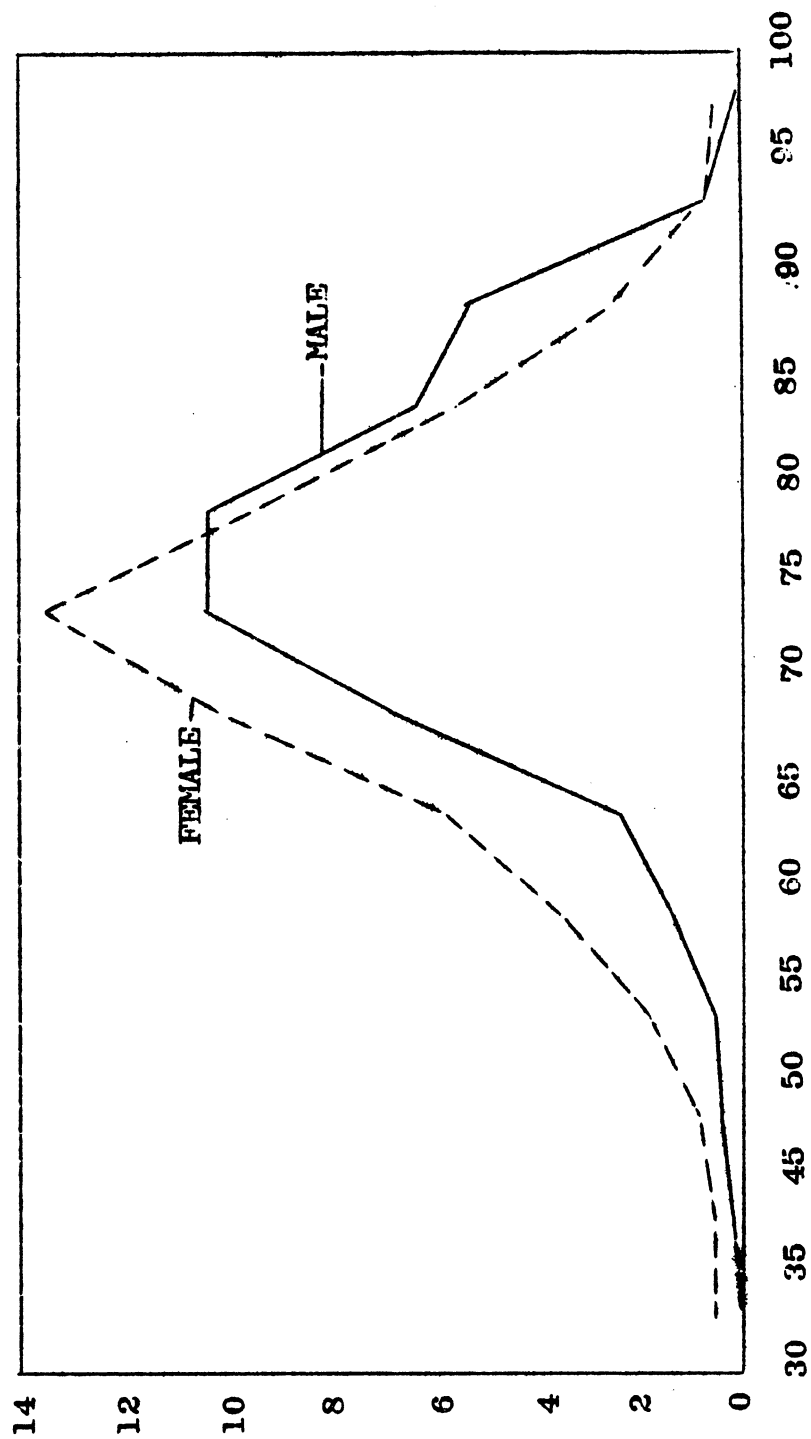
Table 4, giving information as to the size of the families of retired persons, indicates that the average unit consisted of less than

TABLE 4
NUMBER OF PERSONS IN HOUSEHOLDS OF RETIRED PERSONS
St. Petersburg, 1950

<u>Size of Family</u>	<u>Number of Households</u>	<u>Percentage</u>
Total	439	100.0
1	121	27.5
2	284	64.7
3	24	5.5
4	7	1.6
5	3	.7
<u>Average number in household: 1.82</u>		

¹²See Smith, T. Lynn, and Homer L. Hitt, "The Misstatement of Women's Ages and the Vital Indexes," Metron, 13 (1939), 95-108.

Figure 6. Percentage of Sample of Retired Persons in Each Age Group, by Sex, St. Petersburg, 1950.



two persons. While there was a large number of households made up of married couples, these were offset somewhat by households consisting of widowed or single persons. The 68 persons in these households who were not retired included children under 21 years of age and older relatives who were actually making their home with the retired persons.

Nearly two-thirds of the households consisted of two persons. About 27 percent were composed of only one person, and about eight percent were made up of more than two persons.

Former Residence and State of Origin

The people who have chosen St. Petersburg as their retirement home have come from all regions of the United States and from several foreign countries. Of the 441 persons who were asked where they lived immediately before retiring, only 37 -- about eight percent -- had been residing in the city at the time of their retirement.

Table 5 makes it clear that most of the people who are living in retirement in St. Petersburg lived in more rigorous climates during their working lives. The states of the Northeast supplied over 42 percent of the total. Fifty-five persons had lived in New York State, 44 in Pennsylvania, and 44 in New Jersey. The Middle States were the former home of over 27 percent of the 441 persons interviewed. Forty-eight of these persons lived in Illinois before retirement, and 36 lived in Ohio. Most of the 91 persons who came from other parts of the Southeast were former residents of Florida, including the 37 already mentioned who continued to live in the city when they retired. The smallest numbers in the sample group were former residents of the Northeast, the Far West, and the Southwest.

TABLE 5
FORMER RESIDENCE OF RETIRED PERSONS
St. Petersburg, 1950

<u>State or Country</u>	<u>Number of Retired Persons</u>	<u>Percentage</u>
Total	441	100.0
United States	(421)	(95.5)
<u>Northeast</u>	187	42.4
Maine	3	
Vermont	1	
New Hampshire	3	
Massachusetts	18	
Connecticut	6	
Rhode Island	3	
New York	55	
Pennsylvania	44	
West Virginia	6	
New Jersey	44	
Delaware	2	
Maryland	2	
<u>Southeast</u>	91	20.6
Virginia	6	
Kentucky	3	
Tennessee	6	
North Carolina	2	
Arkansas	0	
Louisiana	0	
Mississippi	2	
Alabama	4	
Georgia	8	
South Carolina	2	
Florida	58	
<u>Southwest</u>	4	0.9
Arizona	1	
New Mexico	0	
Oklahoma	2	
Texas	1	
<u>Middle States</u>	121	27.4
Minnesota	1	
Iowa	2	
Missouri	3	
Wisconsin	3	

TABLE 5 (Continued)

State or Country	Number of Retired Persons	Percentage
Illinois	48	
Michigan	14	
Indiana	14	
Ohio	36	
<u>Northwest</u>	2	0.5
Montana	0	
North Dakota	0	
Idaho	0	
Wyoming	0	
South Dakota	0	
Utah	0	
Colorado	0	
Nebraska	1	
Kansas	1	
<u>Far West</u>	2	0.5
Washington	0	
Oregon	0	
California	2	
Nevada	0	
District of Columbia	14	3.2
U. S. Territory or Dependency	4	0.9
Canada	1	0.2
Mexico, Central America, and South America	4	0.9
Europe	1	0.2
No well-established residence	4	0.9
Information not given	6	1.4

Information about the state or country where each of the 734 retired persons was born was also obtained. These data, which are shown in Table 6, indicate that the retired population of St. Petersburg was born in many states of the United States as well as in several foreign countries. Approximately the same proportions of the

TABLE 6
STATE OR COUNTRY OF ORIGIN OF RETIRED PERSONS
AND OTHER MEMBERS OF HOUSEHOLDS
St. Petersburg, 1950

State or Country	Retired Persons		Other Members of Household	
	Number	Percentage	Number	Percentage
Total	734	100.0	68	100.0
United States	(421)	(95.5)	(64)	(94.1)
<u>Northeast</u>	314	42.8	28	41.2
Maine	11		4	
Vermont	3		1	
New Hampshire	3		1	
Massachusetts	27		2	
Connecticut	11		0	
Rhode Island	2		1	
New York	94		10	
Pennsylvania	103		6	
West Virginia	4		1	
New Jersey	44		2	
Delaware	2		0	
Maryland	10		0	
<u>Southeast</u>	99	13.5	17	25.0
Virginia	13		3	
Kentucky	19		0	
Tennessee	12		1	
North Carolina	7		3	
Arkansas	1		0	
Louisiana	1		1	
Mississippi	7		0	
Alabama	10		1	
Georgia	9		3	
South Carolina	9		1	
Florida	11		4	
<u>Southwest</u>	6	0.8	1	1.5
Arizona	0		0	
New Mexico	0		0	
Oklahoma	0		0	
Texas	6		1	

TABLE 6 (Continued)

State or Country	Retired Persons		Other Members of Household	
	Number	Percentage	Number	Percentage
<u>Middle States</u>	182	24.8	15	22.0
Minnesota	1		0	
Iowa	7		0	
Missouri	10		1	
Wisconsin	13		2	
Illinois	59		3	
Michigan	13		5	
Indiana	25		1	
Ohio	54		3	
<u>Northwest</u>	12	1.7	2	2.9
Montana	1		0	
North Dakota	0		0	
Idaho	0		0	
Wyoming	0		0	
South Dakota	1		0	
Utah	0		0	
Colorado	0		0	
Nebraska	5		0	
Kansas	5		2	
<u>Far West</u>	0		0	
Washington	0		0	
Oregon	0		0	
California	0		0	
Nevada	0		0	
District of Columbia	7	0.9	1	1.5
U. S. Territory or Dependency	1	0.1	2	2.9
Canada	14	1.9	0	
Mexico, Central America, and South America	10	1.4	0	
Europe	88	12.0	1	1.5
Asia	1	0.1	0	
Information not given	0		1	1.5

group were born in the Northeastern Region and the Middle States of the United States, but over 15 percent of the group were born in foreign countries, principally in Europe. Only two of the 734 persons were born in St. Petersburg, and only nine other persons were born elsewhere in the State of Florida.

The state or country of origin of the 68 other members of these households is also included in Table 6.

Years in Retirement

Table 7 makes it clear that about two-thirds of those persons interviewed had retired to St. Petersburg during the past ten years. Thirty and two-tenths percent retired during the first half of the past decade, and 36.5 percent retired during the second half of the decade. The trend for increasingly large numbers to come with each passing decade is obvious.

TABLE 7

YEARS SPENT IN RETIREMENT BY THE SAMPLE GROUP

St. Petersburg, 1950

<u>Years in Retirement</u>	<u>Year Retired</u>	<u>Number</u>	<u>Per-centage</u>	<u>Cumulative Percentage</u>
Total		441	100.0	
Not known		14	3.1	100.0
0-4	1946-50	161	36.5	96.9
4-9	1941-45	133	30.2	60.4
10-14	1936-40	57	12.9	30.2
15-19	1931-35	40	9.1	17.3
20-24	1926-30	17	3.9	8.2
25-29	1921-25	15	3.4	4.3
30-34	1916-20	3	0.7	0.9
35-39	1911-15	1	0.2	0.2

EMPLOYMENT

The coming of old age does not in every case mean withdrawal from the work-a-day world. A substantial proportion of older people do not stop working even when they reach age 65 or 70; instead, they continue their regular employment until a serious illness forces retirement. Another group of people live in what may be called partial retirement. Persons in this category may continue in their usual occupation with a reduced work load or a shorter work week, or they may shift to lighter work of an entirely different nature after being retired from their lifelong occupation.

Men and women ignore the customary retirement ages for several different reasons. More often than not, financial need is the deciding factor, and an individual may not actually have a chance to choose retirement as an alternative to continuing with his usual, or some other, employment. Or, since pensions are in most instances fixed payments, in times of inflation a pensioner may find it necessary to return to productive work in order to supplement an inadequate income. In another category are those aged persons who remain voluntarily in the labor force because of the long-established habit of work or due to fear of the consequences of too much lesiure.

Pensions and other incomes of retired people constitute a large and ever-growing part of the national income and are of tremendous importance to any community which has a significant concentration of retired people. On the other hand, older men and women with special skills and experiences may constitute a significant addition to the labor force both nationally and locally.

Hence, it is essential in an inquiry of this kind to look into the nature and extent of employment among old-age groups.

The Sample

A large proportion of those persons who make up the retired population of St. Petersburg left their former occupations voluntarily. Table 8 shows that over 85 percent stopped working of their own volition. In many instances the step was taken because the

TABLE 8
COMPULSORY AND NON-COMPULSORY RETIREMENT
St. Petersburg, 1950

Type	Number	Percent
Total	441	100.0
Voluntary retirement	377	85.5
Compulsory retirement	52	11.8
Not stated	12	2.7

*this is just
opposite of
SSB data!*

worker's health necessitated a change to a milder climate. Only about 12 percent were compelled to retire because they had attained a compulsory-retirement age.

In Table 9 are listed the occupations before retirement of the 441 retired persons in the sample. It will be noted that a wide range of occupations is represented in the list. The almost infinite variety makes it difficult to generalize regarding the nature of the workers who have found a common home in the city. However, a few significant characteristics may be pointed out.

TABLE 9
FORMER OCCUPATIONS OF RETIRED PERSONS
St. Petersburg, 1950

Occupation	Number
Total	441
No occupation	2
Accountant	5
Apartment renter	1
Army officer	9
Assistant superintendent, factory	1
Attorney-in-fact	2
Auditor	4
Automobile dealer	1
Baker	3
Bank clerk	1
Banker	1
Barber	1
Blacksmith	1
Boarding house operator	1
Boilermaker	1
Bookkeeper	3
Brewmaster	1
Broker	1
Bus driver	1
Butcher	1
Buyer, department manager, furniture company	1
Buyer, men's clothing	1
Cabinet maker	1
Carpenter	9
Cashier	1
Cement Tester	1
Chiropractor	1
Church and religious education worker	1
Civil service worker	8
Clergyman	2
Clerk	10
Clerk, drug store	1
Coal and ice dealer	1
College professor	1
Commercial artist	2
Sub Total	82

TABLE 9 (Continued)
FORMER OCCUPATIONS OF RETIRED PERSONS
St. Petersburg, 1950

Occupation	Number
Sub Total Forward	82
Commercial fishing business	1
Construction foreman	2
Construction supervisor	3
Construction worker	1
Contractor, building	6
Cook	1
Cost clerk	1
Custodian, war veterans home	1
Custom tailor	2
Decorator	1
Dentist	2
Director, municipal supply department	1
Disinfectant company worker	1
Doctor, naturopathic	1
Dressmaker	1
Druggist	2
Electrician	1
Elevator operator	1
Engineer	1
Engineer, Civil	1
Engineer, electrical	2
Engineer, mechanical	1
Engineer, ship	1
Engineer, war department	1
Executive	4
Executive, drug company	1
Executive, elevator company	1
Executive, foundation	1
Executive, natural gas company	1
Executive, plate glass company	1
Executive, oil company	1
Executive, steel company	2
Executive, telephone company	1
Express messenger	1
Farmer	7
Sub Total	139

TABLE 9 (Continued)
FORMER OCCUPATIONS OF RETIRED PERSONS
St. Petersburg, 1940

Occupation	Number
Sub Total Forward	139
Federal Grain Supervisor	1
Financial advisor, Veterans Administration	1
Fire Captain	2
Foreman, city park maintenance	1
Foreman, electrical equipment company	1
Foreman, telephone company	2
Foreman, water department	1
Foundry worker	1
Glassblower	1
Glasscutter	1
Grocer	3
Hardware business	1
Hosiery mill worker	1
Hotel housekeeper	2
Hotel operator	3
Housekeeper and cook	1
Housewife	66
Inspector, Immigration Service	1
Instructor, Navy yard	1
Insurance company official	1
Insurance salesman	3
Landscapist	1
Lawyer	1
Linotype operator	2
Lumber business	1
Lumberman	1
Lunch room and service station business	1
Machinist	5
Maintenance man, tool factory	1
Manager, citrus business	1
Manager, delicatessen	1
Manager, wholesale drug company	1
Manufacturer, cork life preserver	1
Mason	1
Master Mechanic	1
Sub Total	253

FORMER OCCUPATIONS OF RETIRED PERSONSSt. Petersburg, 1950

Occupation	Number
Sub Total Forward	253
Meatpacker	2
Mechanic	1
Merchant	7
Merchant, general merchandise	1
Metal spinner	1
Milliner	1
Motion picture operator	1
Music teacher	3
Musician	3
Naval officer	1
Navy yard worker	1
Newspaper artist	1
Newspaper owner	1
Nurse (type not given)	7
Nurse, registered	2
Nurseryman	1
Operator, riding academy	1
Optometrist	1
Organist and choirmaster	1
Packer, warehouse	1
Painter	1
Patternmaker	1
Paymaster	1
Photoengraver	1
Photographer	1
Physician, surgeon	3
Plumber	3
Policeman	4
Police sergeant or officer	3
Postal employee	6
Principal, school	2
Printer	3
Production manager	1
Production superintendent	1
Public relations man	1
Sub Total	323

TABLE 9 (Continued)
FORMER OCCUPATIONS OF RETIRED PERSONS
St. Petersburg, 1950

Occupation	Number
Sub Total Forward	323
Publication manager, electric company	1
Railroad conductor	6
Railroad dispatcher	2
Railroad engineer	4
Railroad executive	1
Railroad roadmaster	1
Railroad worker	2
Railroad yard foreman	1
Real estate broker	8
Recreation director	2
Repairman, streetcar	1
Sailor, U. S. Navy	3
Salesman	20
Sea captain	2
Seamstress	2
Secretary, stenographer	4
Sheet metal worker and roofer	1
Soldier	4
Station agent	3
Stationary engineer	1
Statistical orderly	1
Store owner	2
Streetcar operator	1
Sub-station operator, power company	2
Superintendent; electric power company	1
Superintendent; paper company	1
Superintendent, printing company	1
Supervisor; engineering construction	1
Supervisor; mail room	2
Supervisor, printing and mimeographing	1
Teacher	15
Telephone engineer	2
Telephone worker	3
Textile weaver	1
Tire business	1
Sub Total	427

TABLE 9 (Continued)
FORMER OCCUPATIONS OF RETIRED PERSONS
St. Petersburg, 1950

Occupation	Number
Sub Total Forward	427
Toolmaker	3
Transfer company owner	2
U. S. Engineer	1
Vaudeville entertainer	1
Veterinarian	1
Violin maker	1
Watchman	1
Wholesaler, dry goods	1
Work manager, steel foundry	1
YMCA supervisor	1
Not known	1
Grand Total	441

(1) In general, professional people are not present in large numbers. There were only three physicians and surgeons, two dentists, one veterinarian, one lawyer, nine nurses, 15 teachers, two school principals, and one college professor. These represent less than eight percent of the total. (2) Former skilled workers make up a substantial part of the retired population. These men and women have such former occupations as baker, boilermaker, brewmaster, cabinet-maker, carpenter, custom tailor, dressmaker, electrician, foundry worker, glassblower, glasscutter, linotype operator, machinist, master mechanic, metal spinner, and tool maker. (3) Few former rural-dwellers have retired to St. Petersburg. Only seven farmers were found among the 441 interviewees. (4) Supervisory

employees and executives of both large and small businesses are well represented. (5) Significant numbers of small business people are included in the retired population. Among this group are found commercial fisheries operator, coal and ice dealer, decorator, grocer, hardware dealer, lumber dealer, lunchroom and service station operator, manufacturer of life preservers, and merchants.

It is clear that St. Petersburg has attracted people from all walks of life, but is equally clear that these older residents are not, for the most part, people of great wealth. The list of former occupations includes large numbers of relatively humble callings. St. Petersburg has evidently become a haven for retired people with modest resources.

Less than five percent of the 441 interviewees were employed in St. Petersburg, as Table 10 shows. A somewhat larger percentage of men than women was included in the group employed part-time.

TABLE 10
EMPLOYMENT STATUS OF RETIRED PERSONS
St. Petersburg, 1950

Status	Total		Male		Female	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	441	100.0	274	100.0	167	100.0
Employed	19	4.3	16	5.8	3	1.8
Not employed	422	95.7	258	94.2	164	98.2

As Table 11 makes clear, few of the retired persons who were not working were seeking employment. About six percent wished to

find work in order to supplement their income. The people in this category were mainly those whose small fixed pensions had declined

TABLE 11

EXPLANATION OF EMPLOYMENT STATUS GIVEN BY RETIRED

PERSONS WHO WERE NOT WORKING

St. Petersburg, 1950

Explan- ation	Total		Male		Female	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	422	100.0	258	100.0	164	100.0
Not working by choice	359	85.1	213	82.6	146	89.0
Not working be- cause of lack of opportunity	25	5.9	20	7.7	5	3.1
Not applicable	15	3.5	11	4.3	4	2.4
Not answered	23	5.5	14	5.4	9	5.5

drastically in purchasing power due to the inflationary increase in living costs. Some were suited only for certain special occupations on account of their physical condition. The "not applicable" category includes, for the most part, individuals whose health made employment of any kind out of the question.

Table 12 lists the occupations of the 19 retired persons who had worked part-time since their retirement in the city. Skilled labor and service positions are in the majority, and only three of the aged workers were women.

TABLE 12
OCCUPATIONS OF RETIRED PERSONS WHO HAVE WORKED SINCE RETIRING
St. Petersburg, 1950

Occupation	Total	Male	Female
Total	19	16	3
Butcher	1	1	
Cabinet maker	1	1	
Carpenter	2	2	
Cashier	1	1	
Churches and religious education	1	1	
Custodian	1	1	
Electrician	1	1	
Housekeeper and cook	2		2
Landscapist	1	1	
Mason	1	1	
Operator of riding academy	1		1
Real estate broker	3	3	
Salesman	2	2	
Utility man	1	1	

Industry and Employment in St. Petersburg

According to a recent publication of the Chamber of Commerce, St. Petersburg has 405 manufacturing firms employing approximately 4,000 men and women. These establishments make 150 different kinds of products and have an annual payroll in excess of seven million dollars.¹³ Among the products produced by these plants are food and kindred products, printing and publishing, furniture, bedding, sprinklers, lawn mowers, refrigerator truck bodies, building materials (including concrete blocks and nails), fishing tackle, corsets, and electronic instruments.

¹³St. Petersburg Chamber of Commerce, St. Petersburg Manufacturers, Transportation, Utilities Directory (undated).

As of June, 1950, the Florida State Employment Service estimated that 32,300 persons were engaged in nonagricultural employment in Pinellas County. The largest number, 30.7 percent, were engaged in retail trade. About 16 percent were employed in service work (hotels, personal services, etc.), and about the same percentage in government service, including schools. Nearly 12 percent were employed in contract construction; nearly nine percent in manufacturing; over six percent in wholesale trade; nearly six percent in finance, insurance, and real estate; about five percent in transportation, communications, and utilities; and less than one percent in other non-manufacturing categories.¹⁴

A more detailed picture of the relative importance of various kinds of employment in urban Florida and St. Petersburg in 1940 may be obtained from Tables 13 and 14. The relatively non-industrial nature of the city, compared with other Florida cities, may be observed to some extent in the numbers of operatives and kindred workers; for the urban population of the state this class constitutes 14.3 percent of the total labor force, while for the City of St. Petersburg it makes up only 10.0 percent. The proportion of laborers in the city is also somewhat lower than in the urban population of the state. The proportion of domestic service workers in the city is slightly higher (13.5 percent as compared with 12.1 percent). A decidedly larger percentage of service workers, except domestic (a category which includes such workers as firemen in fire departments, watchmen, doorkeepers, policemen, barbers, beauticians, bartenders, cooks,

¹⁴Florida Industrial Commission, Florida State Employment Service Labor Market Trends, Pinellas County, Letter No. 30, July, 1950.

TABLE 13

EMPLOYED WORKERS 14 YEARS OLD AND OVER, BY MAJOR OCCUPATION GROUP AND SEX, FOR THE

URBAN POPULATION OF FLORIDA, 1940*

Class of worker	Total		Male		Female	
	Number	Pctg.	Number	Pctg.	Number	Pctg.
Total	412,639	100.0	270,174	100.0	142,465	100.0
Professional workers	27,724	6.7	13,731	5.1	13,993	9.8
Semi-professional workers	5,030	1.2	3,951	1.4	1,079	.7
Farmers and farm managers	2,641	.6	2,511	.9	130	.1
Officials, proprietors, managers, except farm	47,091	11.4	40,425	14.9	6,666	4.7
Clerical, sales and kindred workers	77,661	18.8	46,819	17.3	30,842	21.6
Craftsmen, foremen and kindred workers	39,229	9.5	38,533	14.3	696	.5
Operatives and kindred workers	58,993	14.3	42,386	15.7	16,607	11.7
Domestic service workers	50,082	12.1	4,809	1.8	45,273	31.8
Service workers, except domestic	51,724	12.6	29,848	11.0	21,876	15.4
Farm laborers (wage workers) and farm foremen	13,456	3.3	10,458	3.9	2,998	2.1
Farm laborers, unpaid family workers	168	.1	66	.1	102	.1
Laborers, except farm	35,504	8.6	34,485	12.8	1,019	.7
Occupation not reported	3,336	.8	2,152	.8	1,184	.8

*Source: U. S. Bureau of the Census, Sixteenth Census of the United States: 1940, Population, Vol. II, Characteristics of the Population, Part 2, Table 18, p. 37.

TABLE 14

EMPLOYED WORKERS 14 YEARS OLD AND OVER, BY MAJOR OCCUPATION GROUP AND SEX,

FOR ST. PETERSBURG, FLORIDA, 1940.*

Class of worker	Total		Male		Female	
	Number	Pctg.	Number	Pctg.	Number	Pctg.
Total	21,938	100.0	13,757	100.0	8,181	100.0
Professional workers	1,612	7.4	765	5.6	847	10.3
Semi-professional workers	294	1.3	228	1.7	66	.8
Farmers and farm managers	75	.3	72	.5	3	.1
Officials, proprietors, managers, except farm	2,903	13.2	2,353	17.1	550	6.7
Clerical, sales and kindred workers	4,349	19.8	2,526	18.4	1,823	22.3
Craftsmen, foremen, and kindred workers	2,348	10.7	2,296	16.7	52	.6
Operatives and kindred workers	2,197	10.0	1,645	12.0	552	6.8
Domestic service workers	2,970	13.5	335	2.4	2,635	32.2
Service workers, except domestic	3,550	16.2	2,010	14.6	1,540	18.8
Farm laborers (wage workers) and farm foremen	135	.6	130	.9	5	.1
Farm laborers, unpaid family workers	2	.1	-	-	2	.1
Laborers, except farm	1,291	5.9	1,272	9.2	19	.2
Occupation not reported	212	1.0	125	.9	87	1.0

*Source: U. S. Bureau of the Census, Sixteenth Census of the United States: 1940, Population, Vol. II, Characteristics of the Population, Part 2, Table 33, p. 130.

housekeepers, and attendants of various kinds), was found in the city in 1940, with 16.2 percent compared with 12.6 percent in urban Florida. When the data are analyzed by sex, the same tendencies are found.

The employment status of the over-65 group in selected precincts of Pinellas County in 1945 is presented graphically in Figure 7.

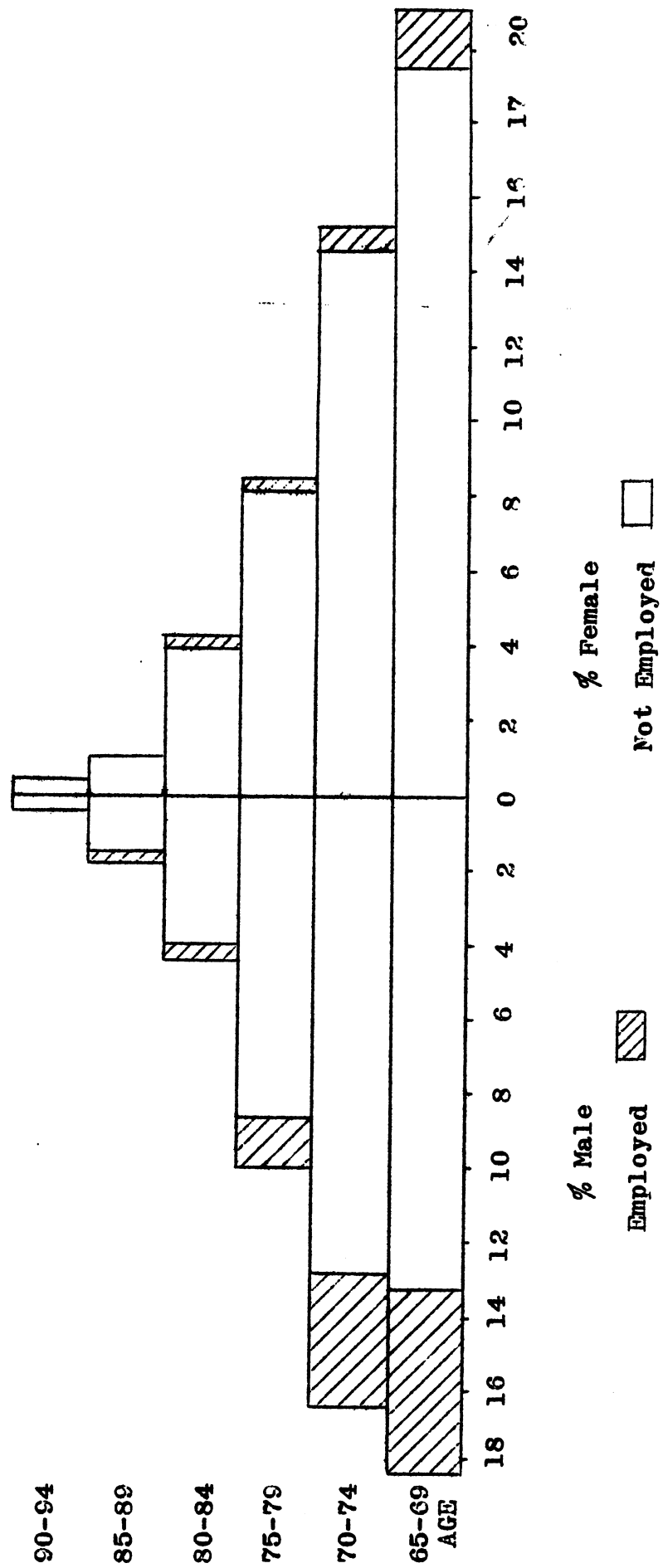
The presence of larger numbers of workers 45 years of age and over in St. Petersburg may be seen in Table 15. In the job-applicant survey carried out in April, 1950, it was found that 7.6 percent of the applicants listed in that city were 65 and over. In Jacksonville, on the other hand, only 2.2 percent fell in that category. Miami,

TABLE 15
JOB APPLICANTS IN ST. PETERSBURG, TAMPA, JACKSONVILLE
AND MIAMI, FLA., BY AGE, APRIL, 1950*

Age	Number	Percent of Total
<u>Jacksonville</u>		
65 and over	88	2.2
Total under 20	181	4.9
Total 45 and over	988	25.1
<u>Miami</u>		
65 and over	498	4.8
Total under 20	323	3.1
Total 45 and over	3,814	36.6
<u>St. Petersburg</u>		
65 and over	234	7.6
Total under 20	92	3.0
Total 45 and over	1,278	41.5
<u>Tampa</u>		
65 and over	124	3.1
Total under 20	196	5.0
Total 45 and over	1,171	29.7

*Source: Jacksonville, Miami, St. Petersburg, and Tampa Job Applicant Surveys, April, 1950, released by Florida Industrial Commission, Reports and Analysis Dept.

Figure 7. Employment Status of White Persons 65 and Over in Selected Precincts, Pinellas County, Florida, 1945. (Precincts 1, 2, 3, 7, 14, 21, 21A, 28, 35, 42, 49, 56, 63, and 70. Source: Original schedules, Florida State Census, 1945.)



which is also a mecca for retired people, had 4.8 percent in the 65-and-over group.

Of all the job applicants in St. Petersburg, 41.5 percent were age 45 or over. In Miami, the proportion was 36.6 percent; in Tampa, 29.7 percent; and in Jacksonville, 25.1 percent. As would be expected, the number of applicants under 20 in St. Petersburg and Miami was relatively smaller than in Jacksonville and Tampa, which have more nearly normal age distribution.

These figures indicate that the labor force of St. Petersburg is somewhat older, on the average, than that of Jacksonville, Miami, and Tampa. It is evident that not all of the older people who now live in St. Petersburg have sufficient financial resources to remain out of the labor market. On the contrary, they are an important part of the supply of workers and would have to be taken into consideration in any analysis of the labor force.

Some of these older job applicants would prefer to obtain part-time employment if it were available, according to the Florida State Employment Service. The employee who interviews job applicants estimates that from eight to 10 percent of the older people are primarily interested in securing part-time work. Some indicate that they would like to obtain work that could be done in their own homes, such as needlecraft and shell and novelty making. Not much of this type of work is available in St. Petersburg, according to the Employment Service.

Many employers are definitely not interested in hiring older workers, the State Employment Service has found. This may be true

in some instances because the employer has a retirement plan and hence likes to acquire employees who will have at least 20 years of potential service for the company. Again, some jobs by their nature require younger people; waitresses, for instance, must be active workers who do not tire easily.

On the other hand, in the skilled trades where length of service is associated with ability and in some other occupations, an older person may be preferred. The manager of the Employment Service mentioned a request then on his desk from a company which sells a line of sanitary specialties. This company was seeking a salesman over 40 years of age. It was pointed out, furthermore, that continued drafting of younger people might result in more favorable reactions by employers to older applicants.

As the number of older people in the community increases, there will be more demand for older salespeople to deal with them, especially in stores selling certain articles such as women's dresses. Some employers, notably Webb's City and Maas Brothers, both large department stores, have found that people buying some kinds of merchandise like to be waited on by older people.

The Employment Service pointed out that people with many diversified skills have been attracted to St. Petersburg, but that there is no market in the city for many of the skills they possess. There are fine machinists, for instance, whose productive ability could be tapped if suitable industries were located in the city.

The large numbers of out-of-state claims for unemployment compensation filed in the St. Petersburg office of the State Employment Service may be noted in Table 16, which also itemizes such

claims filed in Jacksonville, Miami, and Tampa during the last three

TABLE 16

OUT-OF-STATE CLAIMS FOR UNEMPLOYMENT COMPENSATIONFISCAL YEARS 1947-48, 1948-49, 1949-50RELATED TO 1950 POPULATIONJacksonville, Miami, Tampa, and St. Petersburg, Fla.*

	Population April 1, 1950**	Fiscal Year	<u>Initial Claims</u>		<u>Continued Claims</u>		Total Per- cent
			Number	Percent	Number	Percent	
Jackson- ville	198,880	1947-48	1138	.6	8055	4.1	4.6
		1948-49	2065	1.0	11572	5.8	6.9
		1949-50	2724	1.4	16929	8.5	9.9
Miami	247,262	1947-48	10758	4.4	73902	29.9	34.2
		1948-49	15559	6.3	85404	34.5	40.8
		1949-50	15912	6.4	100453	40.6	47.1
Tampa	124,073	1947-48	2583	2.1	17323	14.0	16.0
		1948-49	3445	2.8	24062	19.4	22.2
		1949-50	4073	3.3	26130	21.1	24.3
St. Peters- burg	95,712	1947-48	2391	2.5	17639	18.4	20.9
		1948-49	2731	2.9	20477	21.4	24.2
		1949-50	3280	3.4	23879	24.9	28.4

*Source: Florida Industrial Commission, Tallahassee, Florida

**From U. S. Bureau of the Census Preliminary Reports.

fiscal years. The manager of the St. Petersburg office of the State Employment Service estimates that about \$450,000.00 is brought into the community annually from this source. Most of the people who file these claims would rather work than draw unemployment compensation, he believes, and a large number do find jobs. Being retired does not disqualify persons to receive unemployment compensation, since applicants must be able to satisfy two requirements: (1) They must be able to work and (2) they must be available for work. It

is the manager's opinion that people with small resources who are retiring from another state may use such compensation payments as a source of income during the transitional period.

EDUCATIONAL STATUS

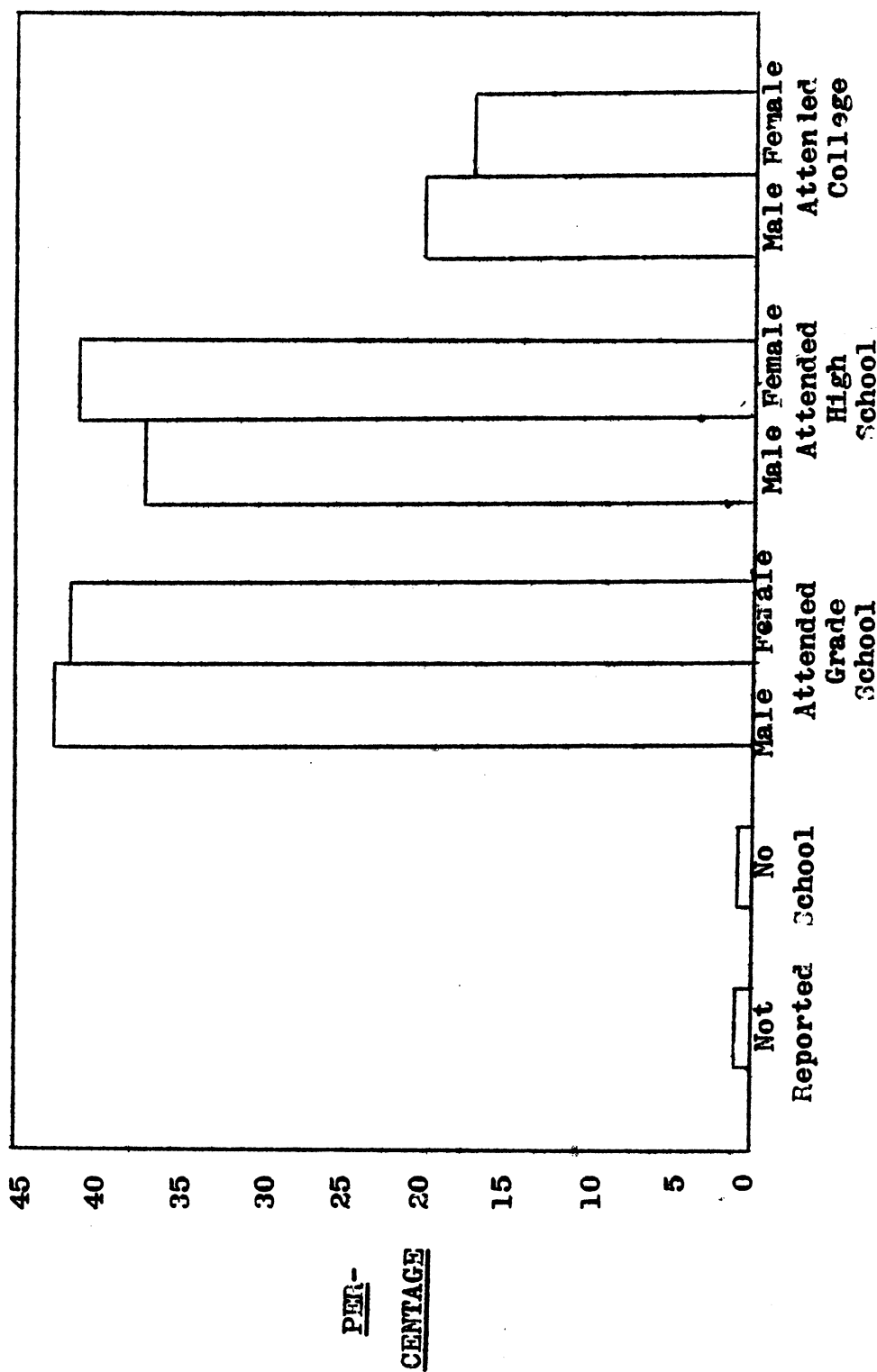
The amount of formal schooling possessed by a group of people tells much about the quality of that group. Since education is the means by which the community imparts to young people its knowledge, attitudes, values, and techniques, educational status is a useful indicator of the extent to which a given group has been socialized. In the case of older people the amount of education may indicate probable cultural needs and attitudes. Furthermore, adult education may supply a felt need of the aged for broadening their knowledge and interests and occupying leisure time productively.

Information as to the number of years of school completed was obtained for all the retired people on whom data were gathered. Table 17 contains this information, arranged by sex.

The median school year completed by the entire group was 12.15. Since this median is the equivalent of slightly more than graduation from high school, it represents a surprisingly high educational level for the group as a whole. This finding is still more remarkable in view of the fact that many of the men and women attended school five, six, or even seven decades ago.

Less than three percent of the interviewees reported that they had no formal education. About 22 percent had carried their education only through the eighth grade. As would be expected in view of the median, the largest single group consisted of 194 retired persons (26.4 percent) who had finished four years of high school. Approximately the same number reported that they had

Figure 8. Educational Level of Persons 65 Years and Over, * by Sex, Selected Precincts, Pinellas County, Florida, 1945. (Precincts 1, 2, 3, 7, 14; 21, 21A, 28, 35, 42, 49, 56, 63, 70. Source: Original schedules, Florida State Census, 1945.)



* White only.

attended college from one to four years.

The median school year completed by all retired men was 11.65, or somewhat lower than the median of 12.42 for the retired women. Almost 30 percent of the women in the high-school-graduate category, compared with 22 percent of the men. A somewhat higher proportion of men reported that they had graduated from college, however. In general, women in the sample group thus indicated more formal educational preparation than men.

TABLE 17
EDUCATIONAL STATUS OF RETIRED PERSONS
St. Petersburg, 1950

Years Completed	All Retired Persons		Male		Female	
	Num-ber	Per-centage	Num-ber	Per-centage	Num-ber	Per-centage
Total	734	100.0	318	100.0	416	100.0
No school years completed	20	2.7	5	1.6	15	3.6
Grade School:						
1 to 4 yrs.	17	2.3	9	2.8	8	1.9
5 and 6 yrs.	61	8.3	32	10.0	29	7.0
7 and 8 yrs.	161	21.9	83	26.1	78	18.8
High School:						
1 to 3 yrs.	84	11.5	33	10.4	51	12.3
4 years	194	26.4	70	22.0	124	29.8
College:						
1 to 3 yrs.	104	14.2	41	12.9	63	15.1
4 yrs. or more	93	12.7	45	14.2	48	11.5
Median school years completed		12.15		11.64		12.42

Educational information on men and women 65 years and over in certain precincts of Pinellas County as of 1945 is presented in Figure 8. For this purpose the method employed by the census-takers in Pinellas County was unsatisfactory, for individuals were asked only whether they had attended grade school, high school, or college. Therefore, "attended grade school" may indicate that as little as one school grade was completed or that as many as eight school grades were completed; "attended high school" may indicate educational accomplishment ranging from less than a year to a full four years; and "attended college" may mean that the individual failed to complete one year or was graduated and did extensive post-graduate work as well. However, the graph does show that the largest group was composed of those persons who had not gone beyond grade school. A slightly smaller number had attended high school, and about half as many persons had attended college. Slightly more men than women had attended grade school only, a somewhat larger number of women than men had attended high school, and more men than women had attended college.

As Otto Pollak has pointed out,¹⁵ traditionally the role of the aged person has been that of a giver rather than a receiver of education. In a stable society the older person can give younger people the benefit of his wide knowledge and ripe experience. In a dynamic society such as ours, however, the education provided for one generation may be inadequate to guide an individual through his advanced years. Hence, there arises a need for older people to obtain additional education, to be reoriented in the light of

¹⁵Pollak, op. cit., pp. 156-158.

present-day standards of general information and with special regard to the problems that beset the aged in our society. As time passes, it is likely that adult education will play a more and more important part in the lives of older people.

In view of the potential importance of adult education in old age, it is worthwhile to examine the provisions for this type of training provided by the public school system of St. Petersburg. Most aspects of vocational education for white citizens of St. Petersburg are handled by the Tomlinson Technical Institute, a part of the Pinellas County School System. In March, 1950, some time after the period of peak attendance, there were 840 students at Tomlinson Institute. A wide variety of business and trade courses is offered.

Mr. Lewis Meeth, Director of Vocational and Adult Education for the county school system, states that there are a few retired people in most of these courses. Some older people take the courses, he believes, because their pensions are insufficient and they wish to acquire skills which will enable them to supplement their income. It has been the policy of the Institute, however, to discourage older people who desire to take these courses, especially those who do not plan ultimately to seek employment. The director states that such people do not work as hard as those who definitely intend to work and that they therefore tend to retard the classes. Experience has shown, also, that such persons usually have poor attendance records. Since the purpose of the school is to train people for employment, it is felt that the best interests

of the school system will not be served by having many students who are members of the retired group.

Three phases of the present adult education program may be of interest to the retired group. (1) Accelerated evening classes. If there is sufficient demand, the county school system will offer an English course for the foreign-born, conversational Spanish, and all high school subjects. However, in March, 1950, in the county as a whole, the enrollment of white persons totaled only 10, while 104 colored persons were enrolled. (2) Home economics. Classes in ceramics, dressmaking, tailoring, millinery, foods, interior decorating and furnishing, and home upholstering are offered. In March, 1950, there were 382 students taking these courses in St. Petersburg; about one-fourth of these were retired persons. (3) Weaving arts. Of 60 students in the city in March of this year, about three-fourths were retired persons.

The demand by prospective students for classes in home economics and weaving arts is greater than can be satisfied with present facilities. Mr. Meeth feels, however, that there is no indication of enough demand in the city to justify creating an extensive program in adult education along the present lines. Both the public library and the YMCA have presented adult education courses, according to Mr. Meeth, with indifferent success. In addition, an advertisement of vocational and adult education classes published in the local newspapers in the fall of 1949 brought little response.

A principal difficulty in educational work of this type in the city is that those persons who sign up for courses do not bother to

attend regularly, and many drop out before the courses are completed. Irregular attendance and high course mortality make it hard to keep the records required by the State Department of Education. Mr. Meeth pointed out that the rate of withdrawals in adult education is very high as compared with vocational and other public courses, running usually from 50 to 60 percent. Better attendance and lower mortality are usually experienced when students are required to pay a small fee for the instruction and equipment used, he said.

The ideal system of adult education for the retired group, he believes, would be an informal unit organized along the lines of a recreation center, where participants could do what they wanted to do when they wished, and with a lounge so that they could rest when necessary.

Impact of the Aged on the Public School System

In order to take advantage of the knowledge and experience of the administrators of the school system, a questionnaire was submitted to two persons, one an official of the Pinellas County schools at present, and the other, a former official who had long service in the county. The questions followed by the answers supplied by the administrators are presented in this section. In cases where the replies do not agree, both are presented, distinguished by the letters "A" and "B".

1. Is the school enrollment in this city larger or small in proportion to cities of similar size with normal age distributions?

- (A) The age distribution of Pinellas County seems to make little difference in the proportion of the population enrolled in

the public schools. In most cities of this size the percentage will run between 30 and 37 percent.

- (B) School enrollment in the city of St. Petersburg is smaller than in other cities of the same population. The ratio of one enrollee to approximately seven to eight people is quite correct. On two different occasions in past years, 7.5 was used in computing the population of the school districts in that area.

2. Has the heterogeneous origin of the school children, who came from all parts of the United States and some foreign countries, posed any special problems?

No. The social and economic factors of all groups are pretty much the same. There is no significant difference in achievement. The ranges are about the same. The age of students, grade for grade, is lower in Pinellas County than in most counties of the state.

3. Since most of the retired group do not have children of school age, it might be supposed that they would not be actively concerned with voting funds to operate and improve the school system. Has any tendency of this nature been observed?

- (A) It cannot be said for certain whether or not the retired group acts as a block to the devoting of funds to operating and improving the school system. In my opinion, however, the sentiments of the retired people just about "balance out" on this issue.
- (B) No. Retired teachers are always very favorable to providing sufficient funds for schools. And there are many of them in the city. Other public employees are also interested in adequate funds for the operation of public institutions. Generally, all retired people have relatives and friends in the city, discuss the problems with them, and vote accordingly.

4. On the basis of the usual evaluation criteria, how does the school system of St. Petersburg compare with other school systems in the state?

- (A) Pinellas County school system is one of the four or five best in the state. This high standard is probably due to

(1) general freedom from political pressure, (2) a smooth-running organization with little internal conflict, and (3) a sympathetic and interested public.

- (B) No study has been made giving comparative achievement with other cities in the state. For many years it has been the practice to make comparisons with achievement in cities in other states. The schools in St. Petersburg rank well with national averages and likewise with other cities of the nation. More often than not averages rank with or above those of the nation and along with those averages of the best school systems in other cities.

5. Does the influx of winter residents cause a fluctuating enrollment?

The amount of fluctuation may be observed from the following monthly figures:

<u>1948-49</u>	<u>Students</u>	<u>Teachers</u>
October 10	19,244	750
October 28	19,512	
November 25	19,824	
January 6	20,733	770
February 3	20,604	
March 3	20,554	
<u>1949-50</u>		
October	20,628	778
February (peak enrollment)	22,614	805

About 20 percent of the school enrollment for any one year is composed of students who are in the system for the first time. This means a fluctuation in enrollment of 2,000 or more who are enrolled in the schools after the school year is well under way and are checked out or transferred to other school systems before the year closes.

6. Has an effort been made to determine whether the retired persons in the city have special educational needs? If so, what are these needs?

The school authorities have made no definite check to determine their needs. It is felt, however, that such a study would reveal a need for additional adult education.

7. Are there any other special programs, activities, or problems that appear to be related to the disproportionate number of aged people in the population of the city?

There are no special programs of this nature. It is felt, however, that there is a definite need for short courses in vocational education of varying lengths for people retired on a limited income. This is for the older people, disabled veterans, etc., who need to supplement their meager income. These courses could be offered in an agriculture department in connection with the public schools, and be on subjects such as vegetable gardening, flower gardening, and poultry raising. It may offer to an individual a chance to attend lectures covering only two or three items, including only what the individuals wants. For instance, a course might cover only plant spraying and care. It should plan to meet the needs of the students covering any areas that their interests call for.

RELIGIOUS LIFE

The nature and extent of the religious participation of any group of people are of widespread interest, for it is generally recognized that religion may have an important effect upon many of life's activities. When old age is considered, the importance of religious life is potentially even greater, for the elderly have a special need for comfort and reassurance with the passing years. Anxiety caused by the thought of approaching death may be related to the desire to live and to continue living; concern with punishment and rewards in the afterlife; and worry over the fate of dependents who would be left without support. Ministering to persons suffering from anxiety over death is an important function of religion, and the churches may also be able to supply other needs of the aged.¹⁶

In Tables 18 and 19 the religious preferences of retired persons and other members of their households are presented. Only a negligible number in the retired group had no religious preferences whatsoever. A large majority, over 83 percent, was Protestant. A little less than 15 percent were Catholics, while approximately one percent gave the Hebrew religion as their preference. For men and women, religious preferences were almost identical.

Among the 68 other members of the households of retired persons, there was a somewhat larger percentage that gave no religious preference. In this group, the number of Protestants made up about three-fourths of the total; Catholics, about one-fifth; and there

¹⁶Ibid., pp. 161-163.

TABLE 18
RELIGIOUS PREFERENCES OF RETIRED PERSONS

St. Petersburg, 1950

Preference	All Retired Persons		Male		Female	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	734	100.0	318	100.0	416	100.0
None	9	1.2	5	1.6	4	1.0
Protestant	610	83.2	261	82.0	349	83.8
Catholic	106	14.4	47	14.8	59	14.2
Hebrew	9	1.2	5	1.6	4	1.0

TABLE 19
RELIGIOUS PREFERENCES OF MEMBERS OF HOUSEHOLDS

OF RETIRED PERSONS

St. Petersburg, 1950

Preference	Members of Households		Male		Female	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	68	100.0	28	100.0	40	100.0
None	3	4.4	2	7.1	1	2.5
Protestant	52	76.5	17	60.7	35	87.5
Catholic	13	19.1	9	32.2	4	10.0
Hebrew	0	0.0	0	0.0	0	0.0

were no followers of the Hebrew religion. Approximately 61 percent of the men were Protestants, compared with nearly 88 percent of the women. There was a larger proportion of Catholics among men than women in this group.

Table 20 lists the 29 churches in St. Petersburg with which the retired persons were affiliated. St. Paul's Catholic Church, with 42 members in the retired group, had the largest representation. Other churches with relatively large numbers of retired members as indicated by the survey were: First Methodist, 30; First Avenue Methodist, 27; First Presbyterian, 27; Pasadena Community, 27. The First Methodist, First Avenue Methodist, and First Presbyterian Churches are well-established institutions located in the downtown area. The Pasadena Community Church is well known throughout the city and draws thousands of worshippers from all parts of the community.

Over 55 percent of the 734 retired persons were not members of any St. Petersburg church. Many of these people indicated that they had never changed their membership from the church rolls at their former residence, although they did attend church services in St. Petersburg.

Approximately five percent fewer men than women were members of churches in the city, but in most cases about the same proportions of men and women were found to be members of given churches. As in the case of religious preferences, little difference existed between the two sexes.

An examination of Table 21 reveals two striking facts about

TABLE 20

LOCAL CHURCH AFFILIATION OF RETIRED PERSONSSt. Petersburg, 1950

Church	Total	Male	Female
Total	734	318	416
None	409	187	222
First Avenue Methodist	27	11	16
First Baptist	11	5	6
First Church of Christ Scientist	7	3	4
First Congregational	5	1	4
First Methodist	30	10	20
First Presbyterian	27	10	17
Gospel Tabernacle	1	0	1
Grace Lutheran	3	1	2
Hobson Memorial Baptist	2	1	1
Lutheran Church-Redeemer Augustana	3	1	2
Mirror Lake Christian	5	2	3
Northside Baptist	3	1	2
Northside Methodist	2	1	1
Pasadena Community	27	11	16
St. Bartholomew	8	4	4
St. John's Catholic	2	1	1
St. Joseph's Catholic	17	9	8
St. Mary's Catholic	15	7	8
St. Paul's Baptist	1		1
St. Paul's Catholic	42	19	23
St. Peter's Episcopal	13	4	9
Seventh-Day Adventist	6	3	3
Southside Baptist	1		1
Temple Beth-El	4	2	2
Trinity Lutheran	9	3	6
Trinity Methodist	4	2	2
Unity	5	2	3
Westminister Presbyterian	7	4	3
Woodlawn Presbyterian	1		1
Other	37	13	24

attendance at Sunday church services. First, a surprisingly large number of retired people do not attend services at all, or only infrequently. Almost 40 percent of the group were in this category. Second, an almost identical number, representing nearly forty percent of the total, go to church services every Sunday.

About 18 percent of the retired persons reported attendance from one to three times per month. One and four-tenths percent of

TABLE 21
SABBATH CHURCH ATTENDANCE OF RETIRED PERSONS
St. Petersburg, 1950

Attendance	Total		Male		Female	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	734	100.0	318	100.0	416	100.0
None	289	39.4	142	44.7	147	35.3
Once a month	47	6.4	17	5.3	30	7.2
Twice a month	61	8.3	28	8.8	33	7.9
Three times a month	25	3.4	9	2.8	16	3.9
Four times a month	290	39.5	110	34.6	180	43.3
More than four times a month	10	1.4	1	.3	9	2.2
No definite time given	12	1.6	11	3.5	1	.2

the number went to church oftener than once every Sunday, and about the same number attended church at times, but they would not say definitely how often.

Almost 10 percent more men than women did not go to church services at any time. Also, a smaller proportion of men attended services every Sunday. Finally, a much larger number of men, relatively, would not make a definite statement about this aspect of their religious behavior.

St. Petersburg's Religious Life

With more than 100 different churches, representing nearly all denominations and sects, St. Petersburg is known as a city of churches.¹⁷ Church-going plays an important part in the lives of its citizens. Furthermore, many churches make a special appeal to older and out-of-state people.

Dr. Harold E. Buell, Co-Pastor of the First Avenue Methodist Church, was asked several questions relating to certain aspects of the city's religious life. His answers, which provide valuable insight into the subject, are given in full, along with the questions to which he replied.

Q. Do older persons have any special religious needs as compared with younger adults? If so, what is the nature of their needs?

A. The incidence of sickness and disease is greater among older persons. Large numbers of "shut-ins" need spiritual counsel.

¹⁷Chamber of Commerce, Facts About St. Petersburg, and Pinellas County, Florida, p. 11.

Pastoral calling is required to a greater degree where there are more older persons, because of the higher degree of illness. The churches of St. Petersburg endeavor to satisfy this need. Some churches, as the First Avenue Methodist, not only have pastoral visits upon these invalids and ill persons (two ministers), but also have paid and volunteer workers who visit the sick.

Another need of older persons is the use of the large amount of time they have after retirement. This time may bring spiritual and religious problems. A vacuum is there which has its religious as well as its secular connotations.

Occasionally older persons come to the church for charity and financial assistance, having reached the end of their savings.

Q. What special programs, facilities, and activities do the churches offer which are designed primarily for the older group?

A. Adult Sunday School classes in the various churches provide not only religious instruction on Sunday morning, but also social life through parties, dinners, etc. Some churches have special "Winter Visitors'" Classes, as well as the year-round classes.

Special entertainments and programs -- semi-religious in nature -- are frequently held on week nights during the winter by the downtown churches, usually with an offering taken. These include lectures, musical programs, movies, etc. The First Avenue Methodist Church during the past two years (from January 1 to Easter) has had a unique and successful service on Saturday evenings, with special music and preaching. It has attracted wide interest, and has provided a "place to go" on an otherwise dull Saturday evening.

The First Avenue Church also has a "Ministerial Fellowship" composed of retired ministers, missionaries, and their wives and widows. It meets for teas, socials, and meetings occasionally through the winter.

Q. Are any special problems created by the heterogeneous geographical origin of the retired group and the fact that these older people are often separated by great distances from close relatives and friends?

A. Yes -- most problems of dealing with individuals -- counseling, advising, etc. The church frequently provides the opportunity for the forming of new friendships to take the place of old friends in distant places.

Q. Do the churches minister to the needy aged? If so, what is the nature, scope, and amount of such material assistance?

A. Yes. Finding rest homes or lodgings for them; providing limited financial assistance until they can be taken care of by relatives or social service agencies; sometimes assisting them to return to relatives in other places; giving food, clothing, etc., where there is a special temporary need.

Transients sometimes appeal for aid, but usually the churches' resources are too limited to help here.

Q. Do certain churches have congregations composed largely of the aged?

A. The downtown churches have more older people than the neighborhood, outlying churches. However, surprisingly large numbers of children, youth, and younger adults are in all the churches.

Q. Is it possible to generalize as to whether the old-age group attends church services oftener or more regularly than the younger adult group?

A. Impossible to say without a study.

Q. Are there any other special programs, activities, or problems which appear to be related to the large numbers of older people in the city?

A. In building the new First Avenue Methodist Church, architects were required to provide for entrance off the sidewalk without steps. This is symbolic of the special problems created by older people.

Dr. Buell also stated that duplicate services were pioneered by his church. Services are held in a patio between the church and

the church offices with loudspeakers to carry the service to those who are sitting out-of-doors. In the summer, outdoor services are held in the patio.

Father Anderson, of St. Paul's Catholic Church, Twelfth Street and Eighth Avenue, North, stated that his church has no special programs or activities for older people. He believes that attendance at the four masses on Sunday and the single daily mass is probably larger because of the disproportionate number of older people in the parish. It is his opinion also that the weekly confessions are participated in by a large number of the aged; he estimates that perhaps one-third of those taking part in this sacrament are older people. The number of sick calls made by priests of the parish is also higher because of the aged.

While the DePaul Society helps Catholics who are in financial distress, Father Anderson does not think that there is an unusually large number of needy people in the parish. Many of the parishioners have limited pensions, but their resources are not so small that they must have outside aid.

A third church about which information was obtained is the Faith Temple, Incorporated, Fifth Avenue and Tenth Street, South, an interdenominational church which appears to be a fundamental, evangelical sect standing close to the Baptist Church in terms of doctrine. The church holds three regular Sunday services and several other services during the week. In the winter, about 2,000 regularly attend the Sunday services, and there are two resident pastors as well as a "Radio Visiting Pastor" who follows up responses

to a radio program presented by the church. The program, presented daily over WSUN for one-half hour, brings an average of 15 letters per day, with a peak of about 300 letters per week during the winter. It consists of a sermon and hymns, and it is heard over much of the state. In addition, the church publishes a bi-monthly magazine, Waves of Truth, and is connected with the St. Petersburg Bible Institute, a training school for church workers.

The Faith Temple radio program seems to be directed primarily to older listeners. The people contacted by the "Radio Visiting Pastor" are said to be predominantly in the old-age group. Many of the older people who frequent the services appear to be lonely individuals who welcome the opportunity provided by church attendance to find new friends. The church's representative believes that older people are more faithful in going to services than the younger adult group.

Many churches in St. Petersburg have taken steps to reach older people more effectively, although in practice there is no consistent distinction made between the aged as such and tourists in general. Modifications made for the benefit of older people include ramps, which a number of churches have installed for the convenience of those in wheel chairs as well as those who climb steps with difficulty; installation of hearing aids for deaf worshippers; and the presentation of outdoor services. Through these means, the churches are taking care of the religious needs of much of the aged population.

RECREATION

Most people who retire from their profession, business, or occupation look forward eagerly to devoting a large amount of their new leisure to recreational activities. Adults in urban America, particularly, do not usually find time for the amount of recreation they desire, and their wish to play is often put aside until the day of retirement. The leisure-time activities they engage in after retirement may help to maintain their physical health, fill their free hours constructively, and open new ways to happiness and companionship.

The retired men and women included in the survey were asked to name their favorite recreations. The number of these recreations varied from none to three or more, and the time spent in the activities ranged from none to as much as 60 hours per week.

The nine favorite recreations of the entire group are listed in Table 22 with the number of times they were mentioned by men and women.

TABLE 22

FAVORITE RECREATIONS OF RETIRED PERSONSSt. Petersburg, 1950

Rank	Recreation	Number of Retired Persons		
		Total	Male	Female
1	Cards	297	128	169
2	Gardening	222	120	102
3	Fishing	102	66	36
4	Shuffleboard	59	34	25
5	Swimming	45	24	21
6	Dancing	19	8	11
7	Walking	18	9	9
8	Golf	18	13	5
9	Bowling	7	5	2
	Other*	60	24	36
	None	244	85	159

*Includes reading, music, dominoes, chess, checkers, visiting, sewing, etc.

By far the most popular were cards, gardening, and fishing. These three recreational activities far outnumbered all others reported by the subjects of the survey. Gardening and fishing are not conducted as organized sports, and card-playing is carried on both informally, on a visiting basis, and formally, in the "pleasure clubs." Shuffleboard stood fourth on the list in order of preference, but it was clearly the most popular of the organized recreations found in the city.

Two hundred and forty-four individuals, representing about one-third of the total number, said that they did not have any favorite recreations. In many cases, such individuals were the victims of chronic illnesses or disabilities that effectively prevented them from participating in most recreational activities, but in other instances there was no apparent reason why a person was not taking part.

TABLE 23

NUMBER OF FAVORITE RECREATIONS OF SAMPLE OF RETIRED PERSONS

St. Petersburg, 1950

Number of Recreations	Total		Male		Female	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	734	100.0	318	100.0	416	100.0
None	245	33.3	85	26.7	160	38.5
One	223	30.4	90	28.3	133	32.0
Two	173	23.6	88	27.7	85	20.4
Three	93	12.7	55	17.3	38	9.1

About 27 percent of the men did not list a favorite recreation, while over 38 percent of the women fall in this category. However, the rank of favorite recreations for the two sexes was the same.

The largest group of retired persons, one-third of the total, had no favorite recreations, as has already been indicated. Table 23 also shows that almost as large a group had only one favorite recreation, nearly one-fourth enjoyed two recreations, while slightly more than one-tenth liked to participate in three or more recreational activities.

The larger proportion of women listing no favorite recreation

TABLE 24

TIME SPENT IN RECREATIONAL ACTIVITIES BY RETIRED PERSONS

St. Petersburg, 1950

Hours Per Week	Total		Male		Female	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	734	100.0	318	100.0	416	100.0
None	262	35.7	90	28.3	172	41.3
Less than 5	93	12.7	38	11.9	55	13.2
5 to 9	106	14.5	48	15.1	58	14.0
10 to 14	94	12.8	39	12.3	55	13.2
15 to 19	55	7.5	32	10.0	23	5.5
20 to 24	52	7.1	29	9.1	23	5.5
25 to 29	19	2.6	13	4.1	6	1.4
30 to 34	23	3.1	13	4.1	10	2.4
35 to 39	9	1.2	4	1.3	5	1.2
40 or more	11	1.5	8	2.5	3	.9
No definite time given	10	1.3	4	1.3	6	1.4

has already been mentioned. More women than men preferred one activity only, while larger percentages of men than women reported two or three favorite activities. Nearly twice as large a proportion of men had three favorite recreations.

The retired subjects' estimates of the amount of time spent in recreational activities are presented in Table 24. It will be observed that the largest number estimated that they spent from five to ten hours per week in this way. Nearly 36 percent of the group reported that they spent no time in recreational activities. On the basis of information given in Table 23, it appears that some individuals who listed favorite recreations did not actually participate in them regularly. Forty percent of the group devoted from one to fifteen hours to some form of recreational activity.

Over forty percent of the women in the sample group spent no time whatsoever in recreations, compared with about 28 percent of the men. No doubt the women who did not take part in any recreational activity included many of advanced age who were performing their own housework, which constituted a relatively heavy drain on their energy.

Approximately the same proportions of men and women (39.3 percent and 40.4 percent) spent from one to fifteen hours in recreational pursuits. Without doubt, less time is spent in recreational pursuits, especially active sports, in summer than in winter. This fact should be kept in mind in evaluating the results of the present survey, which was conducted in July and August.

Organized Recreation in St. Petersburg

It would be hard to overemphasize the importance of organized recreation in St. Petersburg, especially when considering older people as a group. Throughout the year, but especially during the winter season, the number of recreational activities going on simultaneously is impressive. These activities are varied enough to appeal to almost any taste. A resident of St. Petersburg may take part in community sings, participate in outdoor discussion groups, play tennis, shuffleboard, roque, checkers, bridge, lawn bowling, and chess. He may attend meetings, picnics, and entertainments as a member of an organization of people from his "home state," or as a member of an organization of retired people of his occupational or professional group. He may bathe in the Gulf or a swimming pool, pursue such hobbies as photography and stamp-collecting, or engage in almost innumerable other activities which have in common only their recreational nature.

The number and variety of activities being carried on in the city may be illustrated by listing events announced in the column "What's Doing" in the St. Petersburg Times during a single week. The week chosen, July 19 through July 25, 1950, occurred while the survey was in progress. It is not representative, since the summer months witness the least activity of this kind. Nevertheless, the information does provide an insight into what is probably a minimal amount of activity:

Wednesday, July 19, 1950

Entertainments: Open Air Forum, Williams Park; wrestling; dance, Gulfport Casino.

Organizations: Civitan Club; Carpenters' Local 531; Junior Chamber of Commerce; Alcoholics Anonymous; St. Petersburg Lodge 24, IOOF; Fraternal Order of Eagles; Sunshine City Chapter 9, Disabled American Veterans; Sunshine Gun Club; trap shooting; Poet's Hour, Tourist Center; Pinellas Park Council 40, JOUAM; Maj. Bernard F. Hickey Detachment, Marine Corps League; Franklin D. Roosevelt Lodge 43, IOOF; 9890 Volunteer Air Reserve Squadron; Sunshine City Boat Club and Auxiliary.

(Also Teen-Age Center Schedule.)

Thursday, July 20, 1950

Entertainments: Open Air Forum, Williams Park; Children's Story Hour, Public Library.

Organizations: Exchange Club; Alcoholics Anonymous, open forum; International Club, dinner meeting; Boca Ciega Kiwanis Club; Beta Theta Pi Alumni Assn.; Indian Rocks Kiwanis Club; Young Adults 18 to 30 years, cards, dancing, ping-pong, YWCA Recreation Center; St. Petersburg Chiropractic Society; Buddie Chaffee, Post 1, Amvets.

Tourists: Retired General Electric Employees Assn., picnic; Retired Telephone Employees Assn., picnic.

(Also bookmobile schedule and Teen-Age Center schedule.)

Friday, July 21, 1950

Entertainments: Open Air Forum, Williams Park; dance, Gulfport Casino; dance, Recreation Pier Casino.

Organizations: Rotary Club; Lion's Club; Orange Lodge 35, IOOF; St. Petersburg Lodge, 1224, BPOE; Tangerine Group, Alcoholics Anonymous, closed meeting; Selma Grotto Uncles; St. Petersburg Rod and Gun Club, informal party; Daughters of America; Peninsular Rail Fans; Painters' Local Union 233; IBEW Local Union 1062; St. Pete Club, Williams Park; miniature golf and swimming.

Tourists: Three-Quarter Century Club.

(Also Bookmobile schedule and Teen-Age Center schedule.)

Saturday, July 22, 1950

Entertainments: Open Air Forum, Williams Park; dance, Coliseum; St. Petersburg Rod and Gun Club, square and round dance.

Organizations: Saturday Night Club, United Spanish War Veterans; Saturday Night Club, Veterans of Foreign Wars, buffet supper; St. Petersburg Square Dance Club; Alcoholics Anonymous, social; Sketch Class, Art Club.

Tourists: Kentucky Society, covered dish picnic.

Townsend Clubs: Mass Meeting of Pinellas County Townsend Clubs and citizens.

(Also Teen-Age Center schedule.)

Sunday, July 23, 1950

Activities: Chapel exercises, Pinellas County Home; chapel exercises, Masonic Home; Community sing, Recreation Pier Casino; exhibit of paintings, Art Club of St. Petersburg.

Organizations: Beach group, Alcoholics Anonymous, open session; Sunshine Gun Club; Night Hawks Model Plane Club, flight session; St. Petersburg Rod and Gun Club, open house.

Tourists: Le Club Canadien-Americain, picnic.

(Also Teen-Age Center schedule.)

Monday, July 24, 1950

Entertainments: Open Air Forum, current events; dance, Gulfport Casino.

Organizations: Advertising Club of St. Petersburg and Women's Advertising Club, joint meeting; St. Petersburg Board of Realtors; St. Petersburg Shrine Club; St. Pete Club; Sunshine Post 6822, Veterans of Foreign Wars; astrology class, K. of P. Hall; Post 14, American Legion; Pinellas Lodge of 169, Knights of Pythias; SPEBSQSA, rehearsal; St. Petersburg Bridge League; sketch class, Art Club; St. Petersburg Little Theatre, workshop; Brotherhood of Electrical Workers.

Tourists: Grandmothers Club, picnic; St. Petersburg Chapter 17, National Association of Retired Civil Employees, picnic; International Railway Assn., picnic.

Townsend Clubs: Townsend Club 13.

(Also Bookmobile schedule, Red Cross class registration, and Teen-Age Center schedule.)

Tuesday, July 25, 1950

Entertainments: Open Air Forum, Williams Park: speaker.

Organizations: Kiwanis Club; Optimist Club; Plumbers Local 111; Alcoholics Anonymous, open forum; Council 8, Junior Order United American Mechanics; St. Petersburg Lodge 42, Knights of Pythias; St. Petersburg Chapter, Order De Molay; L.M. Tate Post 39, Veterans of Foreign Wars; St. Petersburg Lodge 1145, Loyal Order of Moose; South Indian Beach Council; Young Adults 18 to 30 years, cards, games, dancing, ping-pong, YWCA Recreation Center; Cosmopolitan International Club, luncheon meeting; League for Humane Progress.

Tourists: Half Century Society, picnic; Michigan Society.

(Also Bookmobile schedule and Teen-Age Center schedule.)

For those aged persons who are retiring to the city, these multifold recreational activities may supply an important need. Taking part in a number of activities can cushion the shock of older men and women who find themselves for the first time in their adult lives with no regular duties to perform. They can participate in clubs, games, and entertainments to the degree necessary to keep time from "hanging on their hands." Hence, the numerous tourist-centered and age-centered activities carried on in the city probably are of significant value in making the transition to a balanced life of retirement.

The cost to the city of operating a varied recreational program is surprisingly low, however, due to a policy instituted as early as 1928. Pierce V. Gahan, who is still the city's Recreational Director, introduced the plan of placing the responsibility for the operation of recreational groups upon the groups themselves. At that time, the club idea was already in effect with the following sports: shuffleboard, lawn bowling, roque, chess, checkers and dominoes, tennis, and archery. The facilities for these recreations were all located on city property. The new policy required that all tourist sports clubs should be maintained on a pay-your-way basis; the expense of game equipment, lighting, caretaking, and additional facilities must be borne by the membership.

The method has been highly successful. The various clubs collect dues from their members and pay their own expenses. They elect their own officers, who carry out the administrative work of the organization. Hence, the City Recreation Department acts largely as a liaison office, providing advice and assistance as needed. Meanwhile, the clubs through the years have provided recreational facilities costing hundreds of thousands of dollars at no cost to the city. Officers of the clubs are required to file financial statements with the Recreation Department at the end of each fiscal year. In many instances, the officers are retired men and women with considerable executive experience whose service to their organizations is of a very high order.

The overall recreational program of the city is comprehensive, as would be expected in view of the foregoing statements. The main

elements of the program include activities centered around the Municipal Pier, the solarium and swimming pool, and Williams Park; in addition, the department sponsors hobby clubs and supervises the "sports clubs" that have already been mentioned.

On the Municipal Pier, which extends into Tampa Bay not far from the business center of the city, the Recreation Department sponsors community sings at least once a week throughout the year. The salary of the full-time manager, approximately \$2400 per year, is the only major expense of the department for pier operations. The community sing is self-supporting, since a collection taken up at each event covers necessary expenses, including the salary of the master of ceremonies. The pier's picnic and fishing facilities are popular, and from time to time exhibits and special programs are presented.

Another self-supporting project is the solarium and swimming pool, located on Tampa Bay at Second Avenue.

In Williams Park, located in the downtown section, open forums are held daily during the entire year. The only expense to the Recreation Department for these forums is about \$200 per year for rental of the public address system. The forum has its own officers, who make arrangements for use of the park and plan programs, including "poetry days" on which original poetry is read and the audience is urged to make its own contributions; "wit and humor days" on which local comedians entertain; general varied programs on local civic affairs; and weekly talks on world affairs. Pensions are an ever-popular discussion topic.

The major presentation in this park sponsored by the Recreation Department is a series of band concerts held each winter at a cost of about \$12,500 annually.

Although Williams Park is maintained by the Park Department, all programs presented at the bandshell are handled through the Recreation Department. The department's policy provides that: (1) Collections may not be taken up in the park; (2) religious and political issues may not be discussed (except that rallies are held for local and state elections); (3) only reputable organizations, not individuals, may use the park; (4) a charge of \$6 is made for use of the public-address system and the services of its operator.

Hobby clubs sponsored by the department include a camera club and a stamp-collecting club, which meet in a room in the Tourist Building. Such activities are hampered at present by lack of physical facilities. The clubs are encouraged to present displays at the pier.

The role of the Recreation Department in the operation of the so-called "sports clubs" has already been described to some extent. Besides acting as a sort of clearing house for these clubs, the department sponsors shuffleboard tournaments. It was instrumental in organizing the State Shuffleboard Association and acts as headquarters for the National Shuffleboard Association. Most of the clubs are completely independent financially, but sometimes the city assists the smaller ones, especially in making major improvements to their physical facilities.

The value of such organizations as shuffleboard clubs is found not only in the recreation offered but also in the opportunity provided for retired people and winter visitors to participate actively with likeminded groups. Large numbers of older people find in such organizations a way to establish friendships and develop new interests.

The largest recreational club in the city is the St. Petersburg Shuffleboard Club, Inc., which in July, 1950, had over 7,200 members. It was organized in 1924 and was incorporated in 1932. Through the years, its facilities have gradually been increased through the use of dues collected from members. At present, there are 107 shuffleboard courts and extensive facilities for other activities, including a grandstand seating 1,000 people, a large dance floor, and many playing rooms.

Although shuffleboard is the most popular sport, the club offers a variety of other recreations. Bridge and other card games are very popular; the club operates the largest duplicate bridge club in the world. Dances are held regularly. Members may also play dominoes, checkers, skat, and Chinese checkers. The club receives a large number of out-of-town newspapers for the use of its members. In addition, shuffleboard and card tournaments are scheduled periodically.

For the use of all these facilities, members pay dues of \$5.00 per year, while visitors may obtain guest buttons for fifty cents per day. In the fiscal year ending in February, 1949, the club's total receipts from all sources amounted to \$42,140.19. Its

executive body is a Board of Governors consisting of nine members, with the president acting as the principal administrative officer. For the 1949-50 season, Mr. Hugh Carson, a vigorous man of 65 who has lived in St. Petersburg for many years, was president. The officers do not receive any remuneration for their services, but the club does employ "patrolmen," combination watchmen and janitors, who maintain order and enforce fire rules.

Mr. Carson estimated that at least half of the members of this organization are retired people. Many of these people first came to the city as winter tourists, were impressed by the climate and delighted with the kind of social activity found in the Shuffleboard Club, and subsequently bought homes in St. Petersburg.

Concerning the characteristics of the club members, the president stated that a large number of them have come from small towns in which they filled important and responsible roles. They therefore may tend to want to "run" the club, and this sort of conduct is the source of some difficulties. He pointed out also that older people often become querulous. The policy of the club is to deal firmly with dissatisfied members, giving them the alternative of withdrawing from the organization, a step that is seldom or never taken. In all the years that Mr. Carson has been associated with the club, there has been only one fight on the premises, and no one has ever been arrested. The organization appears to run with a minimum of friction, especially during the winter when there are more activities and larger numbers of players.

The annual financial report of the St. Petersburg Shuffleboard

Club, Inc., for 1948-49 is included in the Appendix.

The game of shuffleboard, which has played an important part as a St. Petersburg tourist attraction, was first recorded in the fourteenth or fifteenth century, when it was known as shovel-board or shove-board. It was originally played with iron weights as discs, each weighing about one pound. These weights or discs were slid or shoved along a board about 30 feet long which was sprinkled with fine sand. Compared with its modern form the game was then very simple. Playing shove-board was forbidden by royal decree during the reign of Henry VIII of England because the sovereign wished to encourage archery instead.

When the game reappeared several centuries later, in modified and improved form, as shuffleboard, it was as a popular deck sport on board ship. In 1913, it was first played on an improvised court at Daytona Beach, Florida, and it became a favorite activity among winter tourists. It soon appeared elsewhere in Florida.¹⁸ In St. Petersburg, its possibilities as a sport for winter visitors of advanced years were early recognized. Recreation Director Gahan composed the first standard playing rules, for the game had been played differently in various places. Mr. Gahan attributes the outstanding popularity of shuffleboard to these factors: (1) No special skill is required to begin playing the game; this is especially important in the case of older people who have pursued a hobby and who would not be courageous enough to learn a difficult game. (2) Despite the foregoing, a player can become expert by

¹⁸St. Petersburg Shuffleboard Club, Inc., Yearbook, Season 1943-44, p. 10.

learning the refinements of the game; hence, it retains its appeal for experienced players.

Besides the St. Petersburg Shuffleboard Club at Mirror Lake, there are two other clubs organized primarily for playing the game. The Bartlett Park Shuffleboard Club, Inc., had 372 members and the Sunshine Pleasure Club had 886 members during the 1948-49 season. Compared with the Mirror Lake Club, both are rather small organizations.

The Sunshine Roque Club, Inc., is another activity located at the Mirror Lake recreation area. The game of roque is described as scientific croquet. It is played on a court having a border of wood, cement, or a like material, sometimes faced with rubber, which acts as a cushion for bank shots. This club had a membership of 142 during 1948-49.

Other recreational organizations include the St. Petersburg Woman's Lawn Bowling Club, which had 130 members during the 1948-49 season; the National Checker Foundation, with 113 members; the St. Petersburg Tennis Club, with 101 members.¹⁹

The 1948-49 financial reports of the clubs discussed above, like that of the St. Petersburg Shuffleboard Club, are reproduced in the Appendix for the information of those who wish to study their financial operations in greater detail. Some facts from these financial reports are presented in Table 25.

¹⁹An operating deficit of \$268.39 for the year 1948-49 incurred by the St. Petersburg Tennis Club was covered by the City of St. Petersburg.

TABLE 25
SUMMARY OF FINANCIAL REPORTS, 1948-49,
St. Petersburg Recreational Clubs*

	On Hand	Receipts	Expendi- tures	Balance	Members
National Checker Foundation	482.07	339.00	323.89	497.18	113
Sunshine Roque Club, Inc.	373.59	1024.75	1030.58	367.76	142
Bartlett Park Shuf- fleboard Club, Inc.	1571.66	1714.25	1446.65	1846.38	372
Woman's Lawn Bowl- ing Club	879.27	1329.19	1209.99	997.47	130
St. Petersburg Shuf- fleboard Club, Inc.	-	42140.19	47260.18	-	7200 ¹
Sunshine Pleasure Club, Inc.	802.21	4902.10	5377.51	326.80	886
St. Petersburg Lawn Bowling Club, Inc.	3667.30	11701.52	10097.37	5271.45	451
St. Petersburg Tennis Club	-	3325.20	3593.59	-268.39	101 ²

*Source: Annual reports of above clubs to City Recreation Department, 1948-49.

¹Figure given by club president, July, 1950.

²Deficit taken care of by City of St. Petersburg.

Some indication of the amount of participation in the various clubs may be gained from a study of Table 26, based on information furnished by the City Recreation Department to the National Recreation Association.

TABLE 26
PARTICIPATION IN RECREATIONAL ACTIVITIES,
City of St. Petersburg, 1948-49*

<u>Kind</u>	<u>Number</u>
Total Participation ("Active," "Passive," and "Spectator.") ¹	1,093,630 ²
Shuffleboard Clubs	408,020
Roque Club	1,695
Lawn Bowling Clubs	139,250
Chess Club	3,852
Checker, Dominoes Club	3,852
Williams Park - total Spectators and performers	132,116
Total "club" and Williams Park participation	688,785 or 62.9% of total

*Source: Report of Recreation Department of St. Petersburg, Florida, to National Recreation Association, 1948-49.

¹"Total participation" includes ball games, youth recreation programs, etc.

² Note: Not a daily average.

Another type of old-age-centered organization is the Three-Quarter Century Club founded by Evelyn Barton Rittenhouse. To be eligible for membership, a person must be 75 years of age or older. With about equal numbers of men and women as members, it is primarily a social organization.²⁰

²⁰"No Hits, No Runs, Plenty Errors!" Recreation, 38, 7:355+ (October, 1944).

Two auxiliary organizations are of particular interest. The Three-Quarter Century Softball Club, consisting of men ranging in age from 75 to 93, plays five innings of softball twice a week from December to May. The games draw large crowds of spectators. The Three-Quarter Century Chorus averages one concert per week during the winter months.

A Half-Century Club, with its own softball teams, has also been organized.

The activities of the state societies and organizations of retired persons, which play a significant part in the total recreational picture, are described in another section of the study.

ORGANIZATIONS AND THE RETIRED GROUP

Americans are widely known as a gregarious people. Their penchant for forming and joining organizations may stem from their democratic traditions of freedom of action and freedom of speech, but whatever the reasons, they organize and participate in clubs, societies, and associations on the basis of many different interests. In St. Petersburg, this tendency has been manifested particularly in the formation of societies of retired employees who were identified with various fields and employers and in the organization of clubs composed of former residents of various states of the United States as well as some foreign countries. Most of these clubs and societies carry on active schedules of meetings and entertainments, playing an important role in the lives of both retired people and tourists.

As adults grow older, their interests change, especially when they withdraw from the workaday world, and they may develop special likes and dislikes. In the survey an attempt was made, therefore, to learn what age-groups retired people prefer to associate with. In Table 27 the preferences of the 441 retired people who were interviewed are tabulated according to sex. It is apparent that almost half of these people, 45 percent, preferred to associate with persons of their own age. The next largest group, about 28 percent, liked to be with individuals of all ages. About one-fifth of the group preferred to associate with younger adults. It was thought that with the advent of the older ages, some retired people might express a preference for associating with children;

however, not one of the 441 indicated such a desire. The 22 people who indicated they had no preference probably represent those persons who were not particularly interested in mingling with other people.

TABLE 27
AGE GROUPS RETIRED PEOPLE PREFERRED TO ASSOCIATE WITH
St. Petersburg, 1950

Preference	Total		Male		Female	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	441	100.0	274	100.0	167	100.0
People of own age	197	44.7	137	50.0	60	35.9
Younger adults	87	19.7	52	19.0	35	21.0
All Ages	124	28.1	65	23.7	59	35.3
Older people	5	1.1	1	.4	4	2.4
No preference	22	5.0	16	5.8	6	3.6
Not answered	6	1.4	3	1.1	3	1.8

Fifty percent of the men in the sample group preferred to be with people of their own age. A much smaller proportion, about 36 percent, of the women liked to be with people of their own age. About the same proportion of women (35.3 percent) indicated that they liked to deal with people of all ages, while less than one-fourth of the men fell into this category. A somewhat larger proportion of women than men preferred associating with younger adults, and a larger proportion of the men expressed no preference as to the age groups they liked to be with. Thus, men as a group were more likely to prefer to be with others of their own age than were women, who liked their associates to be from different age-groups. At

least one man, a former railroad conductor, stated that he did not wish to associate with anyone but rather desired to be free from the necessity for maintaining any social contacts outside his home.

Societies of Retired People

The industries with which they were identified during their working years have provided one basis upon which retired people could organize for social and other reasons in St. Petersburg. The Chamber of Commerce actively cooperates with such societies, local as well as state, and provides a meeting place for them in the Tourist Center. In the following pages, a few of these societies are described in order to suggest their nature, scope, and effectiveness.

The Westinghouse Retired Employees Association of St. Petersburg, which was established in 1944, has about 150 members. Retired and present employees of the Westinghouse Electric and Manufacturing Company and its affiliated companies and of the Westinghouse Air Brake Company and its affiliated companies are eligible for membership. Its object is "the collaboration and friendship of all past and present employees" in the St. Petersburg area. Active membership is limited to Westinghouse employees who have had 10 or more years of continuous service and who reside in St. Petersburg or spend the winter season there; associate membership is open to Westinghouse employees who are not residents but who visit the area for a short period. Dues are \$1.00 for active members and \$0.50 for associate members.

Through the contacts of its officers and members, the Westinghouse Association plays a part in bringing employees of

the company to St. Petersburg when they retire. Mr. J. J. Dorney, a former resident of Pittsburgh, Pennsylvania, who is now President of the society, often corresponds with people nearing retirement who wish to know about costs of living, prices of homes, and so on. Such correspondence with employees who are approaching the end of their service with the company, or who have already retired, undoubtedly results in attracting some of them to St. Petersburg.

According to Mr. Dorney, a large proportion of the retired employees of the Westinghouse companies would like to live in St. Petersburg if they had sufficient income. However, it is his experience that rents are too high to permit a person to live in the city if a pension is his only source of income. Former employees who are able to buy a home can make the transition successfully.

Former General Electric employees organized their own club a few months ago with 92 members. "Reunion in St. Petersburg," an article describing the activities of the organization, was published in Monogram, the company's employee magazine, in the summer of 1950.

A society with a somewhat broader basis for membership, since it is open to former employees of all telephone companies, is the Retired Telephone Employees Association. As of April, 1950, there were 172 members, including 26 widows who are continued as honorary members of the organization.

In 1943, the International Olde Tyme Union Printers Chapel Corporation was organized by pensioned members of the International Typographical Union. During the 1949-50 season, membership totaled

175, and at least a fourth of the members own homes in St. Petersburg, according to an officer of the club. Activities of the group include semi-monthly meetings and a banquet in March of each year. During the tourist season a benefit bingo party is held weekly; the proceeds from this source pay a major portion of the organization's expenses. Dues are \$2.00 per year. A clubhouse containing a small library and reading room and facilities for card-playing is maintained throughout the year.

Each year the Union Printers Chapel Corporation contributes an article to the yearbook of the International Typographical Union, which is widely read by union printers, narrating the history and purposes of the organization and inviting all printers to become members. A small tract explaining the society's purposes and activities is also distributed to union printers. The back page of the leaflet describes the advantages of St. Petersburg as a resort and "the nation's paradise for old folks. Its hotels, cottages, and rooming houses are filled with thousands of elderly people who have retired - many of whom receive union pensions."

The C. B. Willis Chapter of Retired Y.M.C.A. Secretaries is one of eight such chapters located in various parts of the United States and Canada. The St. Petersburg Chapter, now in its fourteenth year, has 125 members.

According to information supplied by Mr. P. F. Jerome, Secretary of the C. B. Willis Chapter, Y.M.C.A. employed officers may retire at the age of 60 if they are participants in the Y.M.C.A. Retirement Fund pension plan, which was established in 1922. Membership in 1949 was 4,020, with 91 percent of all eligible secretaries

enrolled. From 50 to 60 officers are retired because of age each year; the majority of such employees have served the Association for over 30 years. The average annual pension allowance to those with 30 years' service is \$1,782, or about one-third of the final annual salary. As of June, 1949, total assets of the Y.M.C.A. Retirement Fund were \$36,723,197. Headquarters are at 291 Broadway, New York City.

Each month the National Council Bulletin of the Y.M.C.A. prints the names and addresses of secretaries who are being retired during the month. To all of these newly retired persons who reside east of the Mississippi River the C. B. Willis Chapter sends the following letter, accompanied by a printed program of the Annual Fellowship Luncheon listing the names of members and officers of the chapter.

Dear Mr. Doe:

So now you are a candidate for membership in the Old Guard! We extend to you our congratulations and a hearty invitation to come on down to the sunny Southland, where so many "Y" folks of later maturity find delight in the fall and winter season.

You will be surprised, too, to learn how many have already made Florida their year-round home, and are enjoying at last the many things they have wanted to do, and never could find time to do, in the north.

The enclosed program of our 1950 annual meeting contains a list of our members attending, many of whose names may be familiar to you. The "Annual" is one of six monthly get-togethers held during the season, - sometimes more.

"How to Retire to Florida," by George and Jane Dusenbury, published by Harpers, is a recent popular book. Perhaps you can get it at your public library.

We are asking the Chamber of Commerce to send you some printed matter of a general nature, and if you wish specific information on hotels, apartments, sports or other subjects, they will send it to you upon request.

We shall be glad to give you any information desired.

Cordially yours,

Secretary

The Old Guard News is a monthly publication sponsored by all chapters of the Retired Y. M. C. A. Secretaries. It publishes news of the St. Petersburg Chapter as well as other chapters in this county and Canada.

A different kind of bond joins members of the Panama Canal Society of Florida, which was founded in 1932. All members of this organization are former employees of the United States Government who have served in the construction, operation, or maintenance of the Panama Canal. The 600 people who make up the society state in the society's constitution that their purpose "shall be primarily to promote the welfare of its members, to perpetuate the friendships formed in the Canal Zone, and to facilitate these aims by arranging social gatherings and meetings at suitable intervals and at convenient locations in the State of Florida."

One hundred and ten of the members are residents of St. Petersburg. Mr. Alter L. Herish, of St. Petersburg, President of the society for 1949-50, stated that the membership figures are actually lower than the number of persons participating, for about three-quarters of the total membership represents couples. During 1949, membership increased about 30 percent. Approximately 80 percent of the members are retired couples or families. Dues are \$3.00 per

family per year.

The Panama Canal Society meets in St. Petersburg once a month. During the winter, meetings are held at the Tourist Center; in summer, picnic meetings are held. The organization has mainly a social function, although its quarterly bulletin, sent to all members, includes information about legislation as well as news of the Isthmus and other matters of special interest to its readers. In 1950, a yearbook was published by the society. Besides a complete list of members and their home addresses, it contains two introductory pages devoted to information about Florida, and invites members who live outside the state to come to "the Sunshine State" to live when they retire.

A new but exceedingly active organization in St. Petersburg, founded only two years ago, is Chapter 17 of the National Association of Retired Civil Employees. Its 265 members are under the leadership of Mr. Hamilton I. Loving, whose term as president ends in November, 1950.

The constitution of the chapter sets forth its objectives as:

- (1) To sponsor and support federal legislation, rules and procedures in harmony with the program of the National Association, beneficial to members and potential members of this Chapter.
- (2) To support or oppose state legislation in the interest of members and potential members of the Chapter.
- (3) To cooperate with Government agencies (Federal and State) and other organizations and associations in furtherance of the purposes of the Chapter.
- (4) To serve and advise members and potential members with respect to their rights under the Federal Retirement Act.
- (5) To promote the general

welfare of members and potential members within the scope of this Constitution....(6) To cultivate a fraternal interest and an attitude of mutual helpfulness among the members, and (7) to support and assist the National Association to the fullest possible extent in the attainment of its nation-wide objectives."

On city, county, and state levels, the chapter is interested in the local administration of public affairs as they affect the membership. On the national level, it is interested in the administration of bills affecting all chapters alike. At present, the major national objective is to pass a bill making all increases in benefits for retired employees voted by Congress apply to employees who were retired before the effective date of such legislation.

Locally, the chapter wishes to keep the cost of living from rising. Members do not believe that they should pay the school tax or a tax on bonded indebtedness, and they would prefer that improvements such as sanitary sewers be carried out. Mr. Loving is personally interested primarily in organizing the various retired groups of the city for united community action, for he believes that these people, who own several millions of dollars' worth of real property and who bring a considerable income into the community, do not receive the recognition or consideration they deserve.

The National Association of Retired Civil Employees has about 57,000 members out of a total of 166,000 annuitants. Mr. Loving believes that there are between 750 and 900 annuitants in the St. Petersburg area.

The local chapter meets once a month, with two or three picnic meetings during the summer. No entertainment is provided except at picnic meetings, and performers are unpaid volunteers. Dues are

\$1.00 per year.

Former police officers have formed the Retired Police Association of North America, a social organization which has card parties and similar events every two weeks from November through April. Membership is as high as 275 during the Winter, with about 45 year-round members who live in the city. Dues are \$1.00 per year.

State Societies

Tourists arriving in St. Petersburg are urged to visit the Chamber of Commerce Building, where they may register in looseleaf books maintained for the various state societies. Although it is estimated that only one in 10 tourists registers as a visitor, those who do so are given information about the time and place of their state societies' meetings. Other out-of-state visitors are reached through daily lists of activities, including club meetings published in the newspapers, and in other ways. The state societies are an important means of entertainment for retired people living in the city, most of whom have come from other states, as well as for tourists who visit St. Petersburg only for short periods.

In 1949-50, the following state societies and similar organizations were active:

Alabama Society
Canadian Society
Connecticut Society
D.C. -Delaware-Virginia Society
Illinois Society
Indiana Society
Iowa Society
Kentucky Society
Maine Society
Massachusetts Society
Michigan Society
Minnesota Society

Missouri Society
New Hampshire Society
New Jersey Society
New York Society
Ohio Society
Pennsylvania Society
Vermont Society
West Virginia Society
Wisconsin Society
Long Island Society
Panama Canal Society
Rochester, N.Y., and
Vicinity Club

Tourists make up a much larger proportion of the membership of state societies than do retired people. The state society, as an activity sponsored by the Chamber of Commerce, is aimed primarily at providing entertainment for relatively homogeneous groups of visitors. Retired people make up a substantial part of the membership, but comparatively few of them are year-round residents of St. Petersburg.

On the other hand, the activities of the state societies undoubtedly help to attract elderly tourists to the city for the winter season. Furthermore, the knowledge that such organizations exist may be a factor in the decision of members to choose St. Petersburg as a home following retirement.

The Illinois Society, a typical state society, has about 500 members during the winter season, but only 25 to 30 of these people live in the city throughout the year. The club meets twice a month at the Tourist Center during the winter months. During the summer, picnics are held each month. The society's object is purely social, and its activities include, besides picnics, card parties, dances, boat rides, and similar events.

Other Organizations

In addition to clubs and associations made up of retired people and people from various localities, there are other organizations which are important in the social life of older people in the city. These include:

All States Grange Club
Audubon Society
Grandmothers Club
Half-Century Club
Lip-Reading Club

Scandinavian-American Club
St. David's Society
Sunshine Card Club
Three-Quarter Century Club
Townsend Clubs

The Half-Century Club and the Three-Quarter Century Club have already been discussed in the chapter on recreation.

The Grandmothers Club, which has 186 members, is a chapter of a national organization. The club's president estimates that about three-quarters of the members are retired. The local chapter meets twice a month throughout the year. Parties are held frequently, and an annual banquet is the main social event. In addition, an effort is made to help needy people of advanced age, especially grandmothers. On the national level, an effort is being made to establish a "Grandmothers' Haven," and a fund has been created for the purpose. The St. Petersburg chapter is endeavoring to have the home established in their city if the project materializes.

HEALTH

A recent article in the Journal of the American Medical Association²¹ pointed out the increasing attention being focused on chronic diseases as the major causes of death and disability. Many communities are now beginning to awake to their responsibilities; eight states and at least four cities have taken action to meet the problem of chronic illness.

As the article points out, chronic illness affects nearly every family. It has been conservatively estimated that about 25 million persons, more than a sixth of the population, have chronic disease. Some seven million of these victims have appreciable disability from their illness, while one and one-half million are invalids. Heart disease, arterio-sclerosis, high blood pressure, nervous and mental disease, arthritis, kidney disease, tuberculosis, cancer, diabetes and asthma are the most important of the chronic diseases.

It goes without saying that a large proportion of the people affected by chronic diseases are of advanced ages. While medical science has attacked the communicable diseases with great success, it has not made comparable progress in the treatment of chronic illnesses related to the degeneration of the body. Poor health is frequently the immediate cause of retirement, and a considerable group of St. Petersburg residents originally came to the city upon the advice of their physicians.

²¹ "Planning for the Chronically Ill," Journal of American Medical Association, Vol. 135, No. 6, pp. 343-347 (October 11, 1947).

Illness, especially chronic illness, in the aged brings problems of medical attention, hospital and nursing care, and clinical services. Communities with disproportionate numbers of older people must provide suitable facilities for their care in case of sickness or disability. Furthermore, the medical, hospital, and nursing care of indigent citizens may present a special problem which taxes community resources.

To get a measure of the health of members of the sample group, interviewers obtained information as to the number of visits to doctors and the number of visits by doctors, the number of days spent in the hospital and the number of days of nursing care required during a six-months period. They also recorded the chronic illnesses and disabilities of the interviewees.

During the first half of 1950, 61.8 percent of the 734 retired persons did not visit a doctor. About 20 percent visited a doctor from one to three times during the half-year period. The remaining group, representing 18.6 percent of the total, saw a doctor in his office from four to 13 or more times in the course of the six months. These figures (see Table 28) indicate a surprisingly small number of office visits for medical attention. In general, men and women did not differ materially in the number of such calls except that a somewhat larger proportion of women visited doctors 13 or more times during the period.

TABLE 28

NUMBER OF VISITS TO DOCTORS DURING FIRST HALF OF 1950St. Petersburg

	<u>Total</u>		<u>Male</u>		<u>Female</u>	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	734	100.0	318	100.0	416	100.0
None	454	61.8	200	62.9	254	61.1
1-3 times	144	19.6	63	19.8	81	19.5
4-6 times	61	8.3	32	10.1	29	7.0
7-9 times	13	1.8	7	2.2	6	1.4
10-12 times	22	3.0	7	2.2	15	3.6
13 or more times	38	5.2	8	2.5	30	7.2
"Numerous"	2	.3	1	.3	1	.2

The data regarding the number of visits made by doctors to the retired persons in the sample during the first half of 1950 are shown in Table 29. Almost 83 percent of the 734 persons did not summon a doctor during the six-months period. Ten percent were

TABLE 29

NUMBER OF VISITS BY DOCTORS TO RETIRED PERSONS DURING FIRST HALF OF 1950St. Petersburg

	<u>Total</u>		<u>Male</u>		<u>Female</u>	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	734	100.0	318	100.0	416	100.0
None	606	82.5	258	81.1	348	83.7
1-3 times	73	10.0	31	9.8	42	10.1
4-6 times	15	2.0	7	2.2	8	1.9
7-9 times	5	.7	3	.9	2	.5
10-12 times	8	1.1	4	1.3	4	.9
13 or more times	27	3.7	15	4.7	12	2.9
"Numerous"	0	0	0	0	0	0

visited by doctors from one to three times. The remainder, making up 7.5 percent of the group, was given medical attention in their homes from four to 13 or more times. No important differences as to

the number of physicians' calls required by men and women were found.

Only about seven percent of the retired persons in the sample were hospitalized during the first half of 1950. Table 30 shows that almost half of the 50 persons who were confined in hospitals during the period stayed from one to nine days. Less than a third

TABLE 30

HOSPITALIZATION CARE OF RETIRED PERSONS DURING FIRST HALF OF 1950

St. Petersburg

Days hospitalized : first half, 1950	Total		Male		Female	
	Number	Percent- age	Number	Percent- age	Number	Percent- age
Total	734	100.0	318	100.0	416	100.0
None	684	93.2	289	90.9	395	94.9
1-9 days	22	3.0	15	4.7	7	1.7
10-19 days	15	2.0	6	1.9	9	2.2
20-29 days	5	.7	1	.3	4	1.0
30-39 days	3	.4	2	.6	1	.2
40 or more days	5	.7	5	1.6	0	0.0

of the hospitalized persons were confined from 10 to 19 days.

Only 13 persons were hospital bed-patients for a period exceeding 20 days, although five persons in this group spent 40 or more days in such institutions during the first half of the year. A somewhat lower proportion of women were hospital patients.

It was found that less than five percent of the retired people required nursing care during the first six months of 1950. (See Table 31.) Of the 31 persons who had nursing service, roughly one-third were cared for from 1 to 10 days and one-third from 10 to 20 days. Nine persons reported that they had full-time nursing attention for 20 or more days. As in the case of hospitalization,

a lower proportion of women required the services of a nurse. Thus the incidence of illnesses and disabilities resulting in the need for complete nursing care was surprisingly small for a group of people of advanced ages, many of whom chose the city for reasons involving health.

TABLE 31
NURSING CARE OF RETIRED PERSONS DURING THE FIRST
HALF OF 1950

St. Petersburg

Days Nursing Service, First Half, 1950	Total		Male		Female	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	734	100.0	318	100.0	416	100.0
None	703	95.8	299	94.0	404	97.1
1-9 days	10	1.4	6	1.9	4	1.0
10-19 days	12	1.6	6	1.9	6	1.5
20-29 days	2	.3	1	.3	1	.2
30-39 days	0	0.0	0	0.0	0	0.0
40 or more days	7	.9	6	1.9	1	.2

Of the 734 retired persons about whom health data were gathered, 266, or 36 percent, listed one or more chronic illnesses or disabilities. About 30 percent of the total reported one illness or disability, six percent reported two, and only two-tenths of one percent reported that they had three or more chronic ailments. The health of women was strikingly superior to that of men; whereas 59 percent of the men had no such health handicaps, 67.4 percent of the women were free from any chronic illness or disability. (See Table 32.)

All chronic illnesses and disabilities reported are listed in Table 33 in order of frequency. The ten most prevalent ailments were: Heart trouble, arthritis, high or low blood pressure,

blindness and eye diseases, diabetes, asthma, nervous ailments, hardening of the arteries, bronchitis, and circulatory diseases. Other illnesses and disabilities which occurred more than three times were anemia, paralysis, deafness, recurrent fractures, and gallstones. By far the commonest illnesses were heart trouble and arthritis; of the 266 persons with medical handicaps, 26.3 percent were afflicted with heart trouble, and 22.2 percent were suffering from arthritis.

TABLE 32

NUMBER OF CHRONIC ILLNESSES AND DISABILITIES OF RETIRED PERSONS

St. Petersburg, 1950

Illness or Disability	Total		Male		Female	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	734	100.0	318	100.0	416	100.0
None	468	64.0	188	59.0	280	67.4
1	219	29.8	109	34.4	110	26.4
2	45	6.0	20	6.3	25	6.0
3	2	.2	1	.3	1	.2

The list of the ten most important chronic illnesses among retired women differs somewhat from that for retired men. Bronchitis, circulatory diseases, and paralysis were among the eleven most prevalent diseases of men (circulatory diseases and paralysis each were reported four times) but not for women. Anemia, hardening of the arteries, and deafness were included in the list of the ten most important diseases for women but not for men. Among men, 29.2 percent of those reporting a chronic condition had heart trouble, and 18.5 percent had arthritis. Among women, the relative importance of

the two diseases was reversed; 25.7 percent of those who reported a chronic ailment were suffering from arthritis, while 23.5 percent were suffering from heart trouble.

In the foregoing pages the survey findings about the health of members of the sample group have been discussed. We now turn to health facilities, mortality data, sanitoriums, and nursing in the city.

TABLE 33

CHRONIC ILLNESSES AND DISABILITIES OF RETIRED PERSONSSt. Petersburg, 1950

<u>Illness or Disability</u> <u>(in order of frequency)</u>	<u>Total</u>	<u>Male</u>	<u>Female</u>
Heart trouble	70	38	32
Arthritis	59	24	35
High or low blood pressure	21	10	11
Blindness and eye diseases	17	8	9
Diabetes	17	7	10
Asthma	16	6	10
Nervous ailments	13	7	6
Hardening of the arteries	11	7	4
Bronchitis	8	6	2
Circulatory diseases	7	4	3
Anemia	6	1	5
Paralysis	6	4	2
Deafness	5	1	4
Recurrent fractures	5	2	3
Gallstones	4	1	3
Hernia	3	1	2
Kidney ailments	3	1	2
Stomach trouble	3	1	2
Amputations	2	1	1
Bursitis	2	1	1
Cancer	2	0	2
Coronary thrombosis	2	2	0
Glandular disfunction	2	2	0
Neuritis	2	1	1
Prostatic ailments	2	1	1
Sinus ailment	2	0	2
Skin allergies	2	1	1
Ulcers	2	2	0
Angina pectoris	1	0	1
Colon trouble	1	0	1
Liver ailment	1	1	0
Osteomyelitis	1	1	0
Parkinson's Disease	1	1	0
Psoriasis	1	1	0
Respiratory ailments	1	1	0
Sciatica	1	1	0
Spinal injury	1	1	0
Varicose veins	1	0	1
Virus X	1	0	1
Illness of undetermined origin	6	4	2
Other (not properly identified)	4	1	3

The public health agency with responsibility for the city of St. Petersburg is the Pinellas County Health Department. Its director, Dr. Robert E. Rothermel, reported that the county health department does not provide any services specifically for the aged in the community, in spite of the disproportionate number of older people that has been drawn to the area for reasons of health. He feels that the immediate need is for study of the health problems of the aged, since little is actually known about such problems.

A survey made earlier this year by the Field Technical Staff of the Florida State Board of Health, the Field Staff of the American Public Health Association, and the Commonwealth Fund, provides an overall view of the operations and facilities of the Pinellas County Health Department. Pointing out that the required services of the county health department are of three classes, (1) services which must be supplied to all the people of the county, (2) services for the basic "native" population, and (3) services for the people who come to the area to retire, the survey summarized the strengths and weaknesses of the county health program. Public health in Pinellas County is, in general, in a favorable status. Among the "strengths" are included a strong, well-organized, county-wide health department with a sound tax-supported structure and a staff which is, on the whole, composed of qualified, conscientious public health workers. Weaknesses include "lack of exploration into, and development of public health programs in the more chronic diseases and the processes associated with aging."

The study's statement regarding geriatrics in its relation

to Pinellas County is of sufficient importance to merit special attention:

There is widespread evidence to support the belief that the people of Pinellas County are acutely conscious of the attraction the equable climate of this area holds for people who have passed the meridian of life. The economic life of the county is to a considerable degree planned to attract and hold the good will of those from other areas who wish to make their homes through their declining years in this community. The county government and voluntary agencies concerned are to be commended for the intelligent interest they have shown in trying to meet the needs of this segment of the population. For example, recognition of the problems of locomotion has been given in the planning of street crossings and approaches to the buildings and in the strict enforcement of vehicular traffic rules designed to protect those whose perception is less acute and those whose muscular response is slowed.

Less attention appears to have been given to ways and means of providing for the care of those whose involution has proceeded to the point where they are no longer able to meet their own physical needs.

There is little bedside nurse service in the county to which the physicians may refer individuals for medication or care which the patients are unable to give themselves but who, nevertheless, do not require hospitalization.

This would appear to be an excellent area in which to experiment with a variety of methods for the domiciliary care of those who are no longer able to care for themselves. There are, undoubtedly, in the county many organizations, such as the Elks, who have had long experience in this type of service, and it would appear desirable to set up a commission with responsibility for careful study of the several plans now in use for care "in communities" of those who no longer feel able to care for themselves as individuals, but who nevertheless are able to make some financial contribution. There are probably many individuals now living in the county who would gladly contribute both time and finances to such a study, and in view of the rapid increase in the old age population in the United States it seems likely that favorable areas such as Pinellas County will enjoy for some time to come an increasing number of residents in this classification.

There are many other possibilities for research in geriatrics in Pinellas County. This might include experimental and

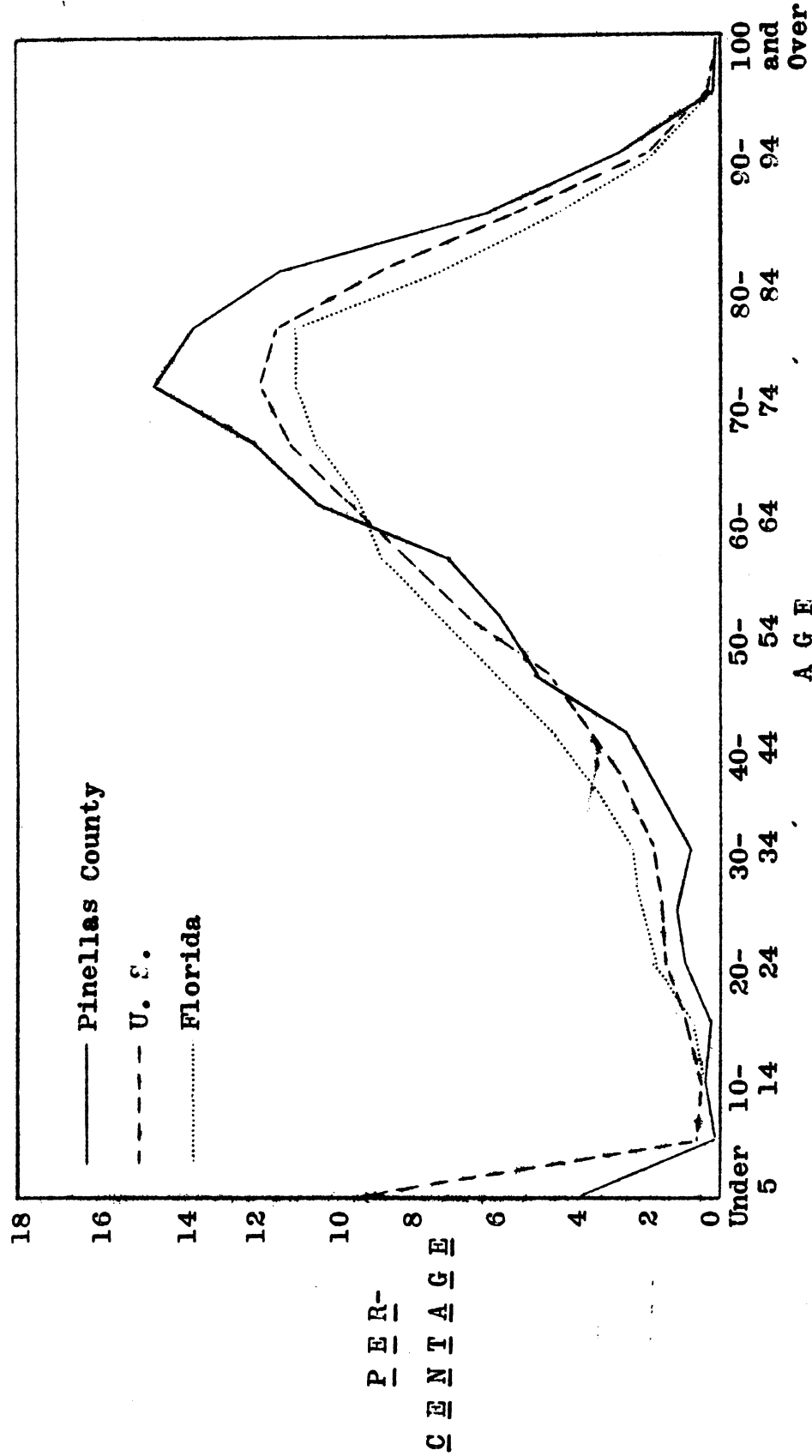
demonstrative health activities directly geared to the community which has already a population with a larger proportion of older individuals than is now the case for most of the country. Such demonstrations would include the study and control of chronic illnesses, the prevention of degenerative ailments and in the extension of vigor among the aging.

Dr. Rothermel suggested that multiphasic screening tests might well be utilized in public health work dealing with the aged. Such tests, which have been developed recently, make it possible for health authorities to check for several diseases or health conditions at one time with a minimum of time and expense. Nutrition should also be studied with special reference to the aged.

The County Welfare Department has arranged to be notified by the hospitals when an indigent case is admitted. When conditions warrant, the department assumes all expenses incurred in such cases. All physicians have the right to make emergency admissions to the hospitals. Among the nine clinics for whites sponsored by the Health Department is a tumor clinic for the medically indigent which provides free insulin.

In Pinellas County, a larger proportion of the deaths occur at advanced ages than is true in the United States as a whole or in the state of Florida. In 1949, 61.1 percent of the resident deaths recorded in Pinellas County were at age 65 or over. In the same year, 44.3 percent of Florida deaths were in that category; and in 1948, the last year for which comparable data are available for the United States, 50.5 percent of the persons who died were 65 years of age or over. The relationship between age at death in the three jurisdictions, the United States, Florida, and Pinellas

Figure 9. Percentage of Deaths by Age Groups, Florida and Pinellas County, 1949, United States, 1948.*



*Source: Special tabulations, Bureau of Vital Statistics, Florida State Board of Health; Federal Security Agency, United States, Summary of Vital Statistics, 1948, State Summaries, Vol. 34, No. 50 (June 1, 1950). Deaths for which age not stated have been eliminated.

County, is clarified in Figure 9. To a large extent, the older age at death in St. Petersburg and Pinellas County may be attributed to the larger relative numbers of aged present in the area.

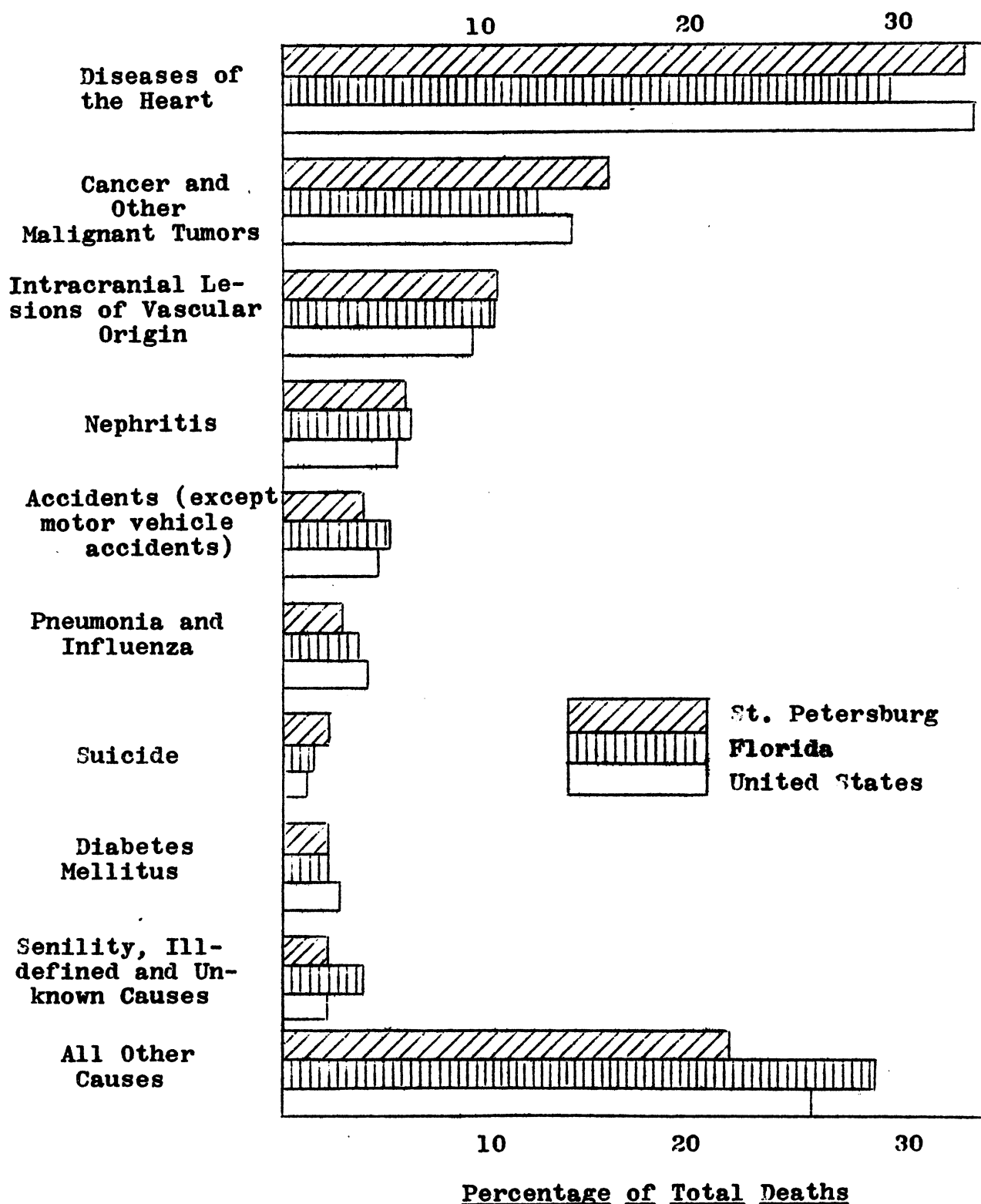
During the year 1948, the nine leading causes of death in St. Petersburg were:

- Diseases of the heart
- Cancer and other malignant tumors
- Intracranial lesions of vascular origin
- Nephritis
- Accidents (other than motor vehicle)
- Pneumonia and influenza
- Suicide
- Diabetes mellitus
- Senility, ill-defined, and unknown causes

In Figure 10, which shows the relative importance of these causes of death in the United States and the state as a whole, it will be noted that heart diseases were slightly less important in the city than in the United States but considerably more prevalent, relatively, than in the state. Cancer and other malignant tumors took a heavier proportionate toll in the city than in either of the other jurisdictions. Intracranial lesions of vascular origin caused a slightly higher percentage of deaths in St. Petersburg than in Florida and the United States, as did suicide. Accidents (other than motor vehicle) and pneumonia and influenza were relatively less important in St. Petersburg than in the state and the nation. Finally, senility and ill-defined and unknown causes, a category which includes diverse causes of death, took relatively fewer lives in the city than in the state.

An analysis of suicides in Pinellas County in 1949 prepared by the county health department shows that there were 37 deaths

Figure 10. Leading Causes of Death, St. Petersburg, Compared with Their Incidence in the United States and Florida, 1948. (Source: National Office of Vital Statistics, Vital Statistics of the United States, 1948, Part II, Table 23.)



among residents of the county resulting from self-destruction. Of these, sixteen, 43.2 percent, were persons 55 years of age and over. Six of the nine suicides committed by non-residents involved persons 55 years old or over.

The "restorium," or sanitorium specializing mainly in older patients who are invalids or semi-invalids, is a familiar feature of the city and county. The July, 1950, issue of the local telephone directory listed sixteen restoriums. One of these advertised as follows: "St. Petersburg's largest, open year 'round. Modern private rooms; 24-hour nursing service; excellent balanced meals; special diets; room service; free laundry service; prompt and efficient medical care; ambulance service." Another establishment styled itself "for the aged and semi-invalid: Specialist in paralysis and arthritis patients; all diseases incidental to old age."

The county health department sanitarian explained that there is no law regulating the operation of sanitariums as such. The health department is authorized to check restaurants, water, and sewage arrangements in these institutions. Generally speaking, the facilities which are subject to inspection are in acceptable condition, but complaints received by the department concern the care given patients, for which there is no state regulation.

The county summary of sanitorium inspection prepared by the Pinellas County Health Department for 1950 indicates that there were 33 establishments, 11 wards, 469 rooms, and 552 guests. Of these 33 establishments, 12 had one or more registered nurses in attendance, five had graduate nurses, 13 had practical nurses, and

three had no nurse on duty.

The sanitarian reported that types of service offered by these establishments and rates charged vary greatly. The minimum rate is about \$50.00 per month. Some sanitoriums in the county specialized in caring for mentally deficient patients.

Care of the aged takes up much of the time spent by St. Petersburg nurses in their professional duties. The head of the Professional Exchange stated that her agency places from 26 to 30 undergraduate nurses, 125 registered nurses, and 30 practical nurses per week on duty during the summer; during the winter these figures triple. During the summer the average nursing case lasts from one to five days, while during the winter season the average is from one to six weeks. During the summer 60 percent of the calls received by the agency are for retired people. During the winter, however, as many as 90 percent of the cases are elderly retired people. The director estimated that the average age of patients cared for by the agency's nurses during the winter is 75.

Nursing duty ranges from acting as a companion to elderly persons to actual physical care for invalids and semi-invalids. Nurses are referred to as twenty-hour, eighteen-hour and sixteen-hour nurses, but registered nurses are not permitted to accept cases requiring such prolonged duty.

Despite the prevalence of elderly patients with chronic illnesses or other health problems, no physician in the city has yet confined his practice to geriatrics. Dr. Arnold S. Anderson, a local specialist in chest conditions who is very much interested

in medical care of the aged, believes that all physicians should be interested in geriatrics in connection with their own specialties, not as a specialty in its own right. Dr. Anderson's convictions may represent the feeling of the medical profession in the city generally.

In his own practice, Dr. Anderson has found such diseases and disabilities as arterio-sclerosis, chronic bronchitis, hip fractures, tuberculosis, defective hearing, defective sight, and arthritis, especially common in the aged. Important psychological characteristics of elderly patients, he believes, are loneliness, irritability, and a tendency to look backward. Such characteristics in older people are not peculiar to any age group, however, although such negative personality elements as those named may become more pronounced at later ages. A person who has had a pleasant disposition will probably continue to have the same sort of disposition in old age; on the other hand, an irritable person may tend to become more irritable as he grows older.

Retired residents of St. Petersburg often express the conviction that their lives have been prolonged several years by the equable climate of the city. Dr. Anderson is convinced that there is a definite medical basis for such a belief, due to greater freedom of retired persons from stress and strain, pleasant outdoor living, better eating habits, and the development of varied recreational interests.

HOUSING

Old age brings housing needs that are somewhat different from those of younger ages. With advancing age the family unit usually becomes smaller, thus reducing the need for housing space. When people retire, they sometimes change their residence. This move necessitates buying a home, renting a house or apartment, or taking up lodging in a rooming house. In view of the special problems of this nature posed by retirement, the survey schedule was designed to include inquiries about the housing preferences of retired people and about their actual living arrangements.

Table 34 makes it clear that over three-fourths of the retired people interviewed preferred to own a house. About 17 per-

TABLE 34
HOUSING PREFERENCES OF RETIRED PEOPLE
St. Petersburg, 1950

Preference	Total		Male		Female	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	441	100.0	274	100.0	167	100.0
Prefer to rent a house or apartment	76	17.2	44	16.1	32	19.2
Prefer to own a house	349	78.7	226	82.5	123	73.6
Not indicated	16	4.1	4	1.4	12	7.2

cent said that they would prefer to rent a house or apartment. The people in this category usually felt that owning a house involved too much responsibility for maintaining the house and caring for the lawn.

More men than women expressed themselves as preferring to own a house rather than rent a house or apartment. However, a larger proportion of women than men failed to respond to this inquiry.

The actual living arrangements of the same group of people are presented in Table 35. Over 83 percent of the group lived in individual residential structures. A little over one-tenth resided in apartments, and negligible numbers lived in hotels, rooming houses, or other types of living quarters. The findings were

TABLE 35
HOUSING OF RETIRED PERSONS
St. Petersburg, 1950

Type	Number	Percentage
Total	441	100.0
House	367	83.2
Apartment	52	11.8
Hotel or rooming house	11	2.5
Trailer	1	.2
Other arrangements	3	.7
Not shown	7	1.6

probably affected to some degree by the fact that the survey was conducted during the summer when many hotels were closed, and when the rooming-house and apartment population was seasonally small.

Five-room dwelling units were occupied by 146, or 33.1 percent, of the retired persons interviewed. Table 36 also indicates that about twenty-one percent of the group lived in four-room dwelling units, and that almost thirteen percent of the interviewees resided in six-room units. Nearly ten percent of the group lived in three-room dwelling units.

TABLE 36
SIZE OF DWELLING UNITS OF RETIRED PERSONS
St. Petersburg, 1950

<u>Number of Rooms</u>	<u>Number of Dwelling Units</u>	<u>Percentage</u>
Total	441	100.0
1	26	5.9
2	11	2.5
3	42	9.5
4	92	20.9
5	146	33.1
6	56	12.7
7	22	5.0
8	8	1.8
9 or more	12	2.7
Information not given	26	5.9

The rentals paid by the 74 persons who did not own their living quarters are classified in Table 37. The most frequently occurring rentals were those ranging from \$25.00 to \$50.00, with almost forty percent falling in this category. About thirty-four percent paid rentals ranging from \$50.00 to \$75.00. About one-eighth of the group paid from \$75.00 to \$99.00, and only two, or less than three percent, of the group paid \$99.00 or more per month for rental of their living quarters.

TABLE 37
RENTALS PAID BY RETIRED PERSONS
St. Petersburg, 1950

<u>Rental</u>	<u>Number</u>	<u>Percentage</u>
Total	74	100.0
Less than \$25.00	5	6.7
\$25.00 - \$49.00	29	39.2
\$50.00 - \$74.00	25	33.8
\$75.00 - \$98.00	9	12.2
\$99.00 or more	2	2.7
Not given	4	5.4

The 147 individuals in the retired group who were single, widowed, or divorced were asked, "What type of living arrangements would you choose if you were to retire at this time"? The inquiry was worded in this manner in order to take advantage of the knowledge which these people had gained by living in retirement as

single persons for some years. Table 38 shows that almost half of the group preferred to live by themselves in a house or apartment. About one-third indicated that they would prefer to live with another person of the same age and sex in a house or apartment. No one in the group wished to live in a rooming house with central dining facilities. Unfortunately, 27 individuals, representing over eighteen percent of the single, widowed, and divorced persons, did not indicate their preferences. Many of these people were in poor health and of advanced age; consequently they found it difficult to deal with this hypothetical question.

TABLE 38
PREFERENCE OF SINGLE, WIDOWED, AND DIVORCED RETIRED
PERSONS AS TO LIVING ARRANGEMENTS
St. Petersburg, 1950

Preference	Total		Male		Female	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	147	100.0	31	100.0	116	100.0
Alone in house or apartment	70	47.6	18	58.1	52	44.8
With another person of same age and sex in house or apartment	50	34.0	5	16.1	45	38.8
In rooming house with central dining facilities	0	0.0	0	0.0	0	0.0
Not answered	27	18.4	8	25.8	19	16.4

About fourteen percent more males than females preferred to live alone in a house or apartment. A correspondingly larger proportion of women thought that they would prefer to live with another woman of their own age in a house or apartment.

INCOME

Income is important as the basic determinant of levels of living. Moreover, in the case of retired people, the source of income is also of much interest. Hence an effort was made in the St. Petersburg survey to learn both the amount and the sources of income of the retired people who were interviewed.

Any inquiry into the amount of a person's income may be resented by the individual, for as Americans we are convinced that such information is "our own business." The resistance on the part of older people to questions of this kind is likely to be even greater. Many people in the sample group were brought up in a much less complex America in which individualism played a more important part than at present. Further, many of these retired people have a deep-seated suspicion of "The Government" in any form and suspect that any information given to an employee of any governmental agency may be turned over to the Internal Revenue Department -- "the income-tax people."

Obstacles of this nature made it difficult to gather complete and accurate information about the ~~amount~~ of income. To a certain extent, there also seemed to be a tendency to withhold information regarding sources of income, although this was much less pronounced.

Almost 37 percent of the interviewees failed to reveal the amount of their income. The research staff felt that many of the people who did give an income figure were purposely concealing part of their income. This tendency may have been particularly

marked in the case of people with large incomes. On the other hand, there may have been a tendency for those who had very small incomes to exaggerate somewhat, since the amount of their income is a socio-economic indicator about which most people are self-conscious.

The incomes reported by the 278 persons who answered the inquiry are found in Table 39. The greatest concentration was in the \$100 to \$125 class. The 39 people in this group received an

TABLE 39
MONTHLY INCOME AND RETIRED PERSONS
St. Petersburg, 1950

Amount of Income	Retired Persons			
	Number	Percent	Amount	Percent
Total	278	100.0	\$43,905	100.0
Under \$25	11	4.0	196	.4
\$25 - \$49	35	12.6	1,269	2.9
\$50 - \$74	32	11.5	1,785	4.1
\$75 - \$99	29	10.4	2,478	5.6
\$100 - \$124	39	14.0	4,220	9.6
\$125 - \$149	27	9.7	3,574	8.1
\$150 - \$174	24	8.6	3,699	8.4
\$175 - \$199	10	3.6	1,831	4.2
\$200 - \$299	34	12.2	7,833	17.8
\$300 - \$399	19	6.9	6,230	14.2
\$400 - \$499	5	1.8	2,055	4.7
\$500 - \$699	8	2.9	4,300	9.8
\$700 - \$998	3	1.1	2,435	5.6
\$999 or more	2	.7	2,000	4.6

average of \$108. The income group second in size was in the \$25 to \$50 class, with 35 people receiving an average of \$36 per month.

The next largest number of incomes occurred in the \$200-to-\$300 class; the 34 persons in this group had monthly incomes averaging \$230.

The 14 percent in the \$100-\$124 class received 9.6 percent of the reported income. At the lower end of the scale, the four percent with incomes under \$25 per month received income representing only four-tenths of one percent of the total. At the other end of the scale, the seven-tenths of one percent who received incomes of \$1,000 per month shared 4.6 percent of the total income.

For the total of 278 incomes, the average amount was \$157.93 per month. This average was pulled up somewhat by two individuals receiving \$1000-per-month which represented the highest encountered in the survey. The median, or "middle," income, which is a more

TABLE 40
SOURCES OF INCOME OF RETIRED PERSONS
St. Petersburg, 1950

Rank	Source	Number
1	Pensions	255
2	Real estate rentals	81
3	Savings	80
4	Stocks and bonds	50
5	Investments	45
6	Annuities	32
7	Assistance from relatives	19
8	Part-time employment	15
9	Old-Age Assistance	12
10	Loans and mortgages	11
11	Trust funds	3
	Other sources	13
	No source given	24

reliable indication than the arithmetic average, was \$120.

Sources reported by the retired group are ranked in Table 10 in order of the frequency of occurrence. In many cases, one person had several sources of income, and in 24 instances no source was given by the interviewee. The average was one and one-half different sources per person.

The pension was the most common type of income found in the survey. Many of the schedules listed two or more kinds of pensions -- Social Security pensions, war veteran's pensions, and retirement pensions from business organizations, for instance -- for one person.

Real estate rentals and life savings were of about equal importance as income sources. Stocks and bonds and other investments also occurred many times. Annuities were mainly life insurance payments. Assistance from relatives occurred most often when an individual was living on a low income which made a supplement essential. Other sources of less importance in the whole group were part-time employment, Old-Age Assistance (federal-state payments of a maximum of \$50 per month), interest from loans and mortgages, and trust funds.

WHAT RETIRED PEOPLE LIKE AND DISLIKE ABOUT ST. PETERSBURG

Although the retired people who were interviewed gave a variety of reasons for choosing the city of St. Petersburg as their retirement home, there was surprising agreement on two or three factors. To a somewhat lesser extent, a relatively few factors were mentioned again and again as the "best things" about St. Petersburg. But retired people showed slight agreement as to what they considered lacking in the city.

Why the oldsters chose the city as a place in which to live after retirement; what they think is best about the city; and what they think is most lacking in the city -- the answers to these questions are of direct interest in this inquiry. In addition, the replies given to the interviewers suggest some significant facts about the interviewees themselves.

"Why did you choose St. Petersburg as a retirement home?"

It is not surprising, of course, that more people were drawn to St. Petersburg by its climate than by any other factor. For centuries -- in fact, since Ponce de Leon began searching for the Fountain of Youth in the peninsula -- Florida has been known primarily for its mild, semi-tropical climate. Throughout the United States, the state is associated by most people with sunshine, spring-like weather, and recreation.

A mild climate has particular appeal for older people, especially when they reach an age at which it is difficult to withstand cold weather and to come and go on icy, snow-covered streets. The lure of the Florida climate consists in the absence of cold, gloomy weather, which permits residents to enjoy the outdoors at

any time of the year. St. Petersburg lies halfway between the northern boundary of the state and the Florida Keyes, and it therefore shares with much of the peninsula the type of climate for which the state is famous.

Health was frequently found to be associated with climate as a factor in the choice of the city as a home by those who were retiring. In some cases doctors had specifically suggested a change to a less rigorous climate, while in other instances individuals apparently acted on the basis of the general belief that certain ailments and physical conditions are aggravated by severe winter weather. Next to climate, health was most often mentioned as a factor in the decision to reside in St. Petersburg.

Almost as important as health in drawing people to the city were the urgings of relatives. Apparently the pattern is for relatives who have visited the city on vacations to recommend it as an ideal place for retired people to live, partly because of the presence of a large colony of other retired people.

A considerable number indicated that they had moved to the city in response to the urgings of friends. The recommendations of friends and relatives thus played an important part in bringing people to the city. Most retired people specified two or more of the factors that have been mentioned -- climate, health, and the recommendations of relatives and friends -- in accounting for their choice of the city as a residence.

The miscellaneous reasons included some factors that were referred to by several persons, and others that were listed by only

one individual. A number of persons indicated that they had lived in the city before retirement, while others had been favorably impressed with what they saw on visits. Some chose St. Petersburg in preference to other Florida cities after making an informal survey of potential retirement homes in the state. Others stated that the people were "nicer"; that the town was well laid out and had good shopping facilities; and that they had a son or daughter living in the state and wished to be near them in their old age. Military personnel who were stationed nearby while on active service had decided on the city as a good place to live when they were eligible for retirement. It was obvious that large numbers of persons became acquainted with the climate and other characteristics of the area on vacation visits and returned, perhaps ten or even twenty years later, to live in retirement.

"What do you think is best about St. Petersburg?"

To the majority of the retired people who gave information, the city's climate ranked first among its desirable qualities. In most cases the word climate by implication covered such matters as the opportunity for year-round outdoor living and the chance to participate in numerous recreations.

The quality second in importance was the friendliness of the people. As person after person emphasized this factor, it became evident that it was an extremely important element in the attraction exerted by the city. This friendliness no doubt is attributable to the presence of a large group of older people who have withdrawn from active life, the functions of the numerous recreational organizations and associations of retired persons, a widespread

orientation to play and relaxation, and the informality which is characteristic of most resort areas in the state.

Other elements cited often as "best things" about St. Petersburg included the cleanliness of the city, the facilities for fishing, the churches, the general healthful situation. Answers to this question tended, however, to be anything but uniform; there were almost as many specific "best things" as there were retired people.

A considerable number of qualities singled out for commendation, however, clustered around the kind of people in the city. The people were characterized as "friendly," as has been indicated, and they were also described as having civic pride. The city was called "homey," and the lack of formality was mentioned. One man told the interviewer that he likes the city because it is "a religious town, without vice," while another man praised the "Christian atmosphere."

Some people preferred St. Petersburg because it offers "slow living for those who are not high flyers"; it is "restful for the elderly." Others emphasized the quietness, pointing out that it is not as noisy as some East Coast towns. One man liked it because "people mind their own business."

Another reaction to the question was a blanket endorsement of the city. A good many retired people stated simply that they liked "everything" and did not feel it necessary to be specific.

In addition, a few people referred to the following: The community sings, ball games, recreation, the municipal pier, the

gulf beaches, shuffleboard, and the green benches²²; the relatively low cost of living; prohibition of liquor sales on Sunday; fine restaurants; good utilities; the schools; the beauty of the city and its peninsular location, surrounded by water; opportunities for year-round gardening; and improvement of health since moving to the city. While the reasons for liking the city which have been discussed by no means exhaust the list, they do give a representative view of things valued highly by retired people.

"What do you think is most lacking in the city?"

In spite of the fact that a great many retired people were extremely enthusiastic about St. Petersburg, almost everyone thought that one or more things were lacking. There was a fairly high degree of agreement on only one complaint -- the sewage disposal system. Much of the city is served by septic tanks installed for individual residences, while the central sewage system extends to a relatively limited area. Heavy rains during the summer sometimes create an unsatisfactory condition which focuses public attention on the matter. For that reason, the frequent mention of this condition did not by any means apply only to older people in the community.

The famous green-painted benches line most of the downtown streets in the city and provide popular visiting and resting places. Throughout the year, but particularly in the winter, the benches are constantly in use. Many persons spoke of the friendships they had formed while sitting on these benches. Business firms which own the benches are required by law to conform to regulations governing their color, size, height, and construction, as well as their placement on the sidewalk. No advertising is permitted, but the name of the owner may be lettered in "a space eighteen inches in length and two inches in height."

APPENDIX A

Beyond the somewhat widespread dissatisfaction with the city's sewage disposal system, few agreed on any one undesirable condition or deficiency. Even though the same comments did not occur often, they can be grouped for purposes of discussion around a few ideas.

One of these areas of discontent was taxes and utility costs. These complaints ran the gamut from the citing of garbage collection to water and other utilities. Others felt that bus fares were too high or wished to suggest various improvements in the bus transportation system, including the erection of bus shelters.

Related to these comments were charged that the city was not well governed. Such complaints ranged from a general statement that "City money is not spent wisely," to specific examples. "Too much is spent on parks, not enough on the welfare of the people"; police protection is inadequate, trash collection service is poor; street-paving assessments are too high; streets are poorly lighted; vacant lots ought to be cleaned; streets are not kept clean; more street paving is needed; police do not control traffic adequately -- all of these and other observations were made by the retired people who were interviewed.

A number of men and women complained about high rents on living quarters prevailing in the city. Others mentioned the absence of part-time employment opportunities for active retired people as well as the lack of industry in general.

Numerous suggestions were made regarding needed improvements. Some people asked for adequate public beaches on the Gulf of Mexico, a city auditorium, and improvement of the waterfront. The

conservative nature of some of the interviewees was revealed by criticism of liquor sales, gambling, and Sunday ball games and movies.

Undoubtedly, the most striking fact about answers to the question "What do you think is most lacking in the city?" was their wide diversity. Most people had something to say in reply, but their answers covered a tremendous range and -- except for the relatively large number who called specific attention to sewage disposal -- there was nothing even remotely approaching agreement on the subject. In general, the comments sounded like the familiar grouching of American taxpaying citizens. Because comments were so scattered and diverse -- except for the sewage condition -- they do not seem to indicate any fundamental difficulties in the city so far as retired people are concerned. Indeed, a number of men and women reported that they had "no kicks at all" or that there was "nothing lacking."

In summary, the study made it quite clear that the main physical attraction of St. Petersburg for retired people is its mild climate. Because of its climate, the city has drawn older people suffering from poor health as well as those who are not ill. The decision of retired people to move to the city is largely influenced by the recommendations of relatives and friends. Aside from the climate, retired people value most highly the kind of people they find in the city; people who are characterized as friendly, informal, home-loving, religious, quiet, etc. The absence of any general agreement as to undesirable conditions in the city suggests that no basic problems exist which are directly related to older people.

PLACE OF BIRTH OF POPULATION OVER 65, SELECTED PRECINCTS, PINELLAS COUNTY, 1945

Place of birth	Precincts														Total
	1	2	3	7	14	21	21A	28	35	42	49	56	63	70	
Northeast															
Maine	7	9	33	7	4	1	0	8	4	5	1	3	4	1	87
Vermont	4	6	10	0	1	2	0	3	0	2	0	0	0	6	34
New Hampshire	5	10	15	2	5	3	0	4	0	2	0	2	0	0	48
Massachusetts	23	43	68	8	26	8	1	39	11	13	5	8	6	1	260
Connecticut	6	18	21	13	9	0	0	8	4	4	0	0	5	3	91
Rhode Island	0	2	4	3	2	1	0	1	0	1	1	0	2	0	17
New York	49	74	145	58	79	5	1	42	52	57	5	13	16	12	608
Pennsylvania	35	35	99	36	45	28	0	46	18	63	1	7	19	3	435
West Virginia	3	6	7	4	3	0	0	5	5	4	2	1	2	1	43
New Jersey	8	27	52	10	15	2	0	10	5	13	1	4	3	0	150
Delaware	0	2	6	1	0	0	0	0	0	3	0	0	0	1	13
Maryland	5	7	14	3	6	0	0	8	0	4	0	4	0	0	51
Northeast Total	145	239	474	145	195	50	2	174	99	171	16	42	57	28	1837

Southeast															
Virginia	2	7	17	7	10	0	1	9	2	3	1	0	6	1	66
Kentucky	6	7	9	4	12	4	0	1	8	3	0	4	2	2	62
Tennessee	5	5	7	3	3	0	0	5	5	5	2	1	6	0	47
North Carolina	3	3	5	6	4	1	3	7	2	4	1	1	5	6	51
Arkansas	0	1	0	0	1	1	0	0	0	1	2	0	0	0	6
Louisiana	0	0	0	0	0	1	0	0	0	1	0	0	0	0	2
Mississippi	0	0	4	3	1	0	0	1	0	3	0	0	1	1	14
Alabama	2	2	4	2	0	1	0	4	4	1	4	1	4	2	27
Georgia	6	9	11	36	8	0	0	4	1	12	1	4	17	2	111
South Carolina	1	1	1	9	1	1	0	1	2	2	0	0	7	0	26
Florida	2	4	43	31	7	2	1	2	18	4	15	2	27	16	174
Southeast Total	27	39	101	101	47	11	5	30	42	39	26	13	75	30	586

PLACE OF BIRTH OF POPULATION OVER 65, SELECTED PRECINCTS. PINELLAS COUNTY, 1945 (Continued)

Place of Birth	Precincts														
	1	2	3	7	14	21	21A	28	35	42	49	56	63	70	Total
Southwest															
Arizona	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	1	0	0	0	0	0	0	1	0	2
Texas	0	0	7	2	0	1	0	3	0	0	0	0	1	0	14
Southwest Total	0	0	7	2	0	2	0	3	0	0	0	0	2	0	16
Middle States															
Minnesota	2	2	4	1	2	0	0	1	3	2	0	0	0	0	17
Iowa	5	3	11	2	3	1	2	15	2	0	2	1	2	2	51
Missouri	3	0	2	2	5	1	0	6	7	5	2	3	2	2	40
Wisconsin	4	3	8	3	6	1	2	17	5	4	2	1	1	0	57
Illinois	24	23	64	14	32	5	3	29	12	17	3	4	4	7	241
Michigan	10	18	58	13	14	7	0	18	18	12	5	4	10	0	187
Indiana	11	14	27	15	8	9	2	13	14	10	2	7	14	2	148
Ohio	39	28	75	26	40	12	2	27	14	32	6	11	19	8	339
Middle States Total	98	91	249	76	110	36	11	126	75	82	22	31	52	21	1080
Northwest															
Montana	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
North Dakota	0	0	0	1	0	0	0	1	0	0	0	0	0	0	2
Idaho	0	0	0	0	1	0	0	0	0	0	0	0	1	0	2
Wyoming	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
South Dakota	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Utah	0	0	0	0	0	0	0	0	0	1	0	0	0	0	1
Colorado	0	0	2	0	0	0	0	0	0	0	0	0	0	0	2
Nebraska	0	0	3	2	0	0	0	1	0	2	0	1	1	0	10
Kansas	0	1	3	0	2	0	0	1	1	4	1	1	0	1	15
Northwest Total	0	1	8	4	3	0	0	3	1	7	1	2	2	1	33

PLACE OF BIRTH OF POPULATION OVER 65, SELECTED PRECINCTS, PINELLAS COUNTY, 1945 (Continued)

Place of birth	Precincts																			
	1	2	3	7	14	21	21A	28	35	42	49	56	63	70	Total					
Far West																				
Washington	1	0	4	0	1	0	0	0	0	1	0	0	0	0	7					
Oregon	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1					
California	3	0	2	3	0	0	0	0	0	2	0	1	0	0	11					
Nevada	2	0	1	0	0	0	0	0	0	0	0	0	0	0	3					
Far West Total	6	0	8	3	1	0	0	0	0	3	0	1	0	0	22					
District of Columbia	1	3	6	2	4	0	0	1	0	3	0	0	0	0	20					
U. S. Total															3594					
U. S. Territories	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1					
Canada	10	16	30	3	30	1	1	13	5	9	2	8	0	3	131					
Mexico, Central and South and North America	2	1	4	1	3	1	1	4	5	2	0	1	1	9	35					
Europe	17	20	18	25	37	16	5	58	23	58	9	9	13	14	322					
Africa	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1					
Asia	0	1	1	0	0	0	0	0	0	1	0	0	1	0	4					
Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Total	29	38	53	29	70	18	7	76	33	70	11	18	15	26	493					
Not reported																				
Grand Total															37					
															4125					

PLACE OF BIRTH OF POPULATION OVER 65, SELECTED PRECINCTS, PINELLAS COUNTY, 1945 (Continued)

Place of birth	Precincts														Total
	1	2	3	7	14	21	21A	28	35	42	49	56	63	70	
Far West															
Washington	1	0	4	0	1	0	0	0	0	1	0	0	0	0	7
Oregon	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1
California	3	0	2	3	0	0	0	0	0	2	0	1	0	0	11
Nevada	2	0	1	0	0	0	0	0	0	0	0	0	0	0	3
Far West Total	6	0	8	3	1	0	0	0	0	3	0	1	0	0	22
District of Columbia	1	3	6	2	4	0	0	1	0	3	0	0	0	0	20
U. S. Total															3594
U. S. Territories	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1

APPENDIX B

157-4

Survey of Retired Persons, St. Petersburg, Florida, July-August, 1950

1. Schedule No. _____ Date of interview _____ Interviewer _____
2. Full name of person interviewed _____
3. Address _____ Retired voluntarily? _____
4. Occupation at former residence _____ Year retired _____
5. Former residence _____
6. _____

Relationship to person interviewed	Age at last birthday	State or country where born	Last school grade completed	Religious preference	Local church affiliated with	Times a month attends sabbath services	Lodges affiliated with

7.

Relationship to person interviewed	Rec. activities (Hrs. per week)	Three favorite recreations	Chronic illness or disability	Since January 1, 1950			
				Times visited doctor	Times visited by doctor	Days hospitalized	Days nursing service

8. Do you prefer to rent a house or apt. or own a house? _____
9. Trade or profession in St. Petersburg _____ If not employed, by choice? _____
10. Usual mode of travel in city _____ If car, do you drive? _____
11. Age-group you prefer to associate with _____
12. Present income \$ _____ per mo. Sources of income _____
13. House or apt. _____ Number of rooms _____ Rent per mo. \$ _____
14. (SINGLE, WIDOWED, AND DIVORCED ONLY.) Do you prefer to live: (1) Alone in house or apt. _____; (2) with another person of same age and sex in house or apt. _____; (3) in rooming house with central dining facilities _____
15. Why did you choose St. Petersburg as a retirement home? _____

16. What do you think is best about St. Petersburg? _____

17. What do you think is most lacking in the city? _____

18. Remarks (Use back of sheet if necessary)

APPENDIX C

FEBRUARY 14th, 1949

ST. PETERSBURG SHUFFLEBOARD CLUB, INC.
FINANCIAL SECRETARY'S REPORT OF REVENUE
FROM FEBRUARY 1st, 1948 TO FEBRUARY 5th, 1949 (Inclusive)

Membership Dues	37,038.00	
Receipts from Daily Guest Privilege	2,638.00	
Locker Rentals	1,407.00	
Receipts of Table Reservations and admissions at Club Parties - April and Dec. 1948 and Jan. 1949	795.13	
Sale of used equipment & supplies	199.95	
Other revenue from Paper cups, telephone guarantee, etc.	<u>62.11</u>	
	\$42,140.19	
Amount transferred to F. M. Earnhart, Treasurer		\$42,140.19
Balance in account of Financial Secretary		-None-

February 14, 1949

Disbursements - February 1st, 1948 - February 5th, 1949

Salaries and Wages

Financial Secretary	2,160.00	
Patrols	4,800.86	
Assistants to Patrols	1,111.74	
Caretakers	4,360.17	
Tournament Directors -		
Shuffleboard	720.00	
Duplicate Contract	600.00	
Typing and filing Membership List	129.50	
Housekeeper and Maid Services	4,641.50	
Night Janitor and Watchman	1,324.04	
Miscellaneous Labor	<u>205.25</u>	\$20,053.06

Equipment

1 Wurlitzer Piano (old Piano traded in)	575.00	
Steel Filing Cabinet	63.00	
72 Locker Boxes	272.30	
6 Doz. Locks	127.30	
1 Westinghouse Electric Water-Cooler	246.26	
First Aid Cabinet	24.50	
Cues and Discs and Erasers	364.50	
Score Slates	39.57	
25 Folding Card Tables	208.75	
Various Smaller Items	<u>133.65</u>	2,054.83

Office Expenses

Membership Cards, Club Buttons,		
Filing Cards	389.43	
Election Expenses - Feb. 1948 -		
Ballots, Tellers and Auditors	63.00	
Telephone, Postage and Printing	140.96	
Interest on 3 short-term notes at		
Bank now liquidated	117.17	
Club's Bank Box Rental at Union		
Trust Co.	3.60	
Miscellaneous Items	<u>154.59</u>	868.75

Miscellaneous Supplies and Expenses

Lumber, Hardware Paints, Oils and Chalk	905.41
Soaps, Disinfectants, Cleansers, Mops	
and Brushes	250.91

Paper Towels and Tissue	1,066.70	
Gas for Heating	292.29	
Electric Supplies and Repairs	833.59	
Painting Sections of Walls in Club Buildings	91.00	
Plumbing Repairs and repairs to Water Cooler	64.00	
Frames for Slates	40.00	
Landscaping Plants	16.32	
Various other expenses	<u>120.64</u>	3,680.86

Permanent Improvements

Erection of Canopy from 2 story Club Bldg. to Street Curb	770.00	
Connecting Canopy to S.W. Corner of "2 story" Club Bldg.	125.00	
Final Payment on previous Canopy Construction	405.41	
Final Payment to Architect	320.40	
Installing Gates between "2 story" Club Bldg. and rest rooms	240.00	
Final Payments on Construction of addition to second floor of "2 story" Club Bldg. and the Office Rooms	8,545.47	
Smoking Balcony at north side of 2 story Club Bldg.	1,485.63	
Acoustic Ceiling in Card room East of Lounge Room	100.00	
Placing Down-spout at rear of Grandstand and gutter along Canopy at east end of Tournament Courts	445.23	
New Roof over Card Room North of Lounge Room	437.32	
Construction of side-walls to three Terrazzo Courts	144.00	
Building Gutters, dry-wells, relaying walks, grading, etc.	621.10	
Installing Canvas curtains at east end of Tournament Courts	98.80	
Additional lights over outside Card playing area	84.36	
Additional Cue-Locker Racks	46.25	
Other miscellaneous improvements	<u>61.25</u>	\$13,930.22

Tournaments

Shuffleboard -	
Festival of States Cash Prizes, Medals and engraving	211.18
Yuletide Tournament Cash Prizes, Medals	100.00

Expenses of Players to State Tournament at Little River 1948, to Gasparilla Tournament 1948 & 1949 and District Qualifying Meet at Clearwater 1949	501.00	
Cash prizes and expenses of all home Tournaments	439.08	
Dues to Florida Shuffleboard (State) Assoc.	5.00	
Miscellaneous items of supplies, lettering Plaques, engraving, etc.	<u>162.78</u>	1,419.04

Cards

Expense of Duplicate Contract Players to Tournament at Hollywood, Florida	254.00	
Membership in Bridge League, and Master Point Privilege	34.00	
The Summer Friday Evening all Tables Games	152.78	
Duplicate Contracts Boards	67.56	
Various Trophies and prizes and engraving	167.21	
All other expenses for supplies, including score-paper, used in general by all Card Players	<u>226.25</u>	892.80

Subscriptions

Evening Independent	12.50	
St. Petersburg Times	24.00	
New York Times	<u>18.50</u>	55.00

Premium on Bonds

\$2,000.00 Bond of Financial Secretary	10.00	
\$10,000 Bond of Treasurer	<u>45.00</u>	55.00

Donations

Red Cross (In 1948)	100.00	
American Cancer Society	100.00	
Xmas Gift to Salvation Army	100.00	
" " " Employees	110.00	
Community Chest Fund	100.00	
Trophy to Southern States Bridge Tourn.	25.00	
Flowers to the sick, and Memorial Remembrances	93.67	
Other smaller gifts	<u>73.20</u>	701.87

Insurance Premiums and Taxes

Social Security	399.36	
Florida Unemployment Compensation Insurance	139.79	
Withholding tax	746.60	
Workmens' Compensation Insurance	118.95	
Federal Excise Tax	59.90	
Total of above	1464.60	
Less 879.23 credited to Payroll	585.37	
Personal Liability Insurance	155.11	
Fire Insurance on Equipment - 3 yrs.	<u>26.40</u>	766.88

Entertainments

This heading includes the Club Parties at the Coliseum - April and Dec. 1948, Jan. 1949, the Club Banquet March 1948 and all entertainments in front of Grandstand.

1,547.10

(A large part of this total was offset by Table Reservation and admission receipts)

Dominoes, Cribbage, Five-Hundred and The Hobby Show	<u>127.54</u>	1,674.64
Christmas Decorations		158.41
Orchestra Expenses		246.60
Dances at the Club		702.22

GRAND TOTAL 47,260.18

Respectfully Submitted

Financial Secretary

ST. PETERSBURG TENNIS CLUB

Dec. 1, 1949

1949 YEARLY FINANCIAL REPORT - Dec. 1, 1948 through Nov. 30, 1949

OPERATING INCOME

Court Fees Collected - -	\$ 1855.50
Senior \$5 Memberships -	270.00
Junior Memberships - - -	82.50
Unlimited Play Members -	1057.50
Sales of Used Balls - -	35.20
Locker Fees - - - - -	24.50
Total Operating Income	\$ 3325.20

OPERATING EXPENSE

Salaries and Wages - -	\$2797.59
Net Telephone Ex. - -	81.64
Electric Lights - - -	75.24
Postage & Bookkeeping -	17.15
Misc. Supplies - - -	35.40
Misc. Expense - - - -	27.04
Bank Charge - - - - -	1.20
Social Security Expense	15.73
Repairs, Repainting -	93.32
Court Ex., nets, tapes -	335.46
Locker Room Expense -	25.65
Dues and Subscriptions	16.00
1948 Banquet Expense -	37.17
Delegate Travel Expense	30.00
Donations - - - - -	5.00

Total Operating Expense - \$3593.59
less operating Income - - 3325.20

OPERATING LOSS FOR YEAR 1949 - - - \$ 268.39

OTHER INCOME

From City of St. Pete - -	\$2000.00
Sale of Excess Equip. - -	105.00
From S. L. T. A. - - - -	50.00
From U. S. L. T. A. - - -	30.00
Income 1948 W.C.T. - - -	824.00
Total - - - - -	\$3009.05
Less Total Expenses - -	2804.60

OTHER DISBURSEMENTS

Junior Development - -	\$ 684.27
Club Players Exp. to T.	131.35
W.C.T. Expense 1949	1106.31
Club Tourn. Expense	106.80
City Tourn. "	164.73
Other Tournament Exp.	12.75
1 sect. steel bleachers	330.00

Total - - - - - \$2804.60

1949 NET CASH GAIN - - - - \$ 204.45
NET CASH WORTH 11/30/48 - - 664.75
NET CASH WORTH 11/30/49 - - \$ 869.20

MEMBERSHIP STATUS Dec. 1, 1949

Senior \$5 Members - 48
Junior " - 31
Unlimited Players - 20
Honorary - 2
Total 101

Dec. 1, 1948

65
45
17
2
129

SUBMITTED BY

J. H. Vuille, Treas.

1948-49

NATIONAL CHECKER FOUNDATION
10 First Street, South
St. Petersburg, Florida

Financial report of checker club.

Cash on Hand - February 1, 1948	\$ 482.07
Money received - year of 1948	<u>339.00</u>
Expenses for 1948	\$ 821.07 <u>323.89</u>
Cash on Hand - February 1, 1949	\$ 497.18

113 Members @ \$3.00

12 $\frac{1}{2}$ % to secy for his services

W. F. Poyet,
Secy.

TO THE OFFICERS AND MEMBERS OF THE
BARTLETT PARK SHUFFLEBOARD CLUB, INC.

TREASURER'S REPORT FOR THE YEAR ENDING March 1, 1949.

Total Assets in Bank and Cash on Hand March 1, 1948 \$1,571.66

Monies Received	
372 Memberships	\$1,484.00
55 Monthly Players	110.00
207 Day Players	60.65
158 Cue Rack Rentals	39.50
Sale of 8 sets of Discs	18.80
Profit from Coca-Cola Machine	1.30
Total Cash Received	\$1,714.25

Expenditures	
Wages	\$ 633.44
Internal Revenue	66.64
Tournament Money	156.00
Appreciation Gift to Tournament Directors	150.00
Dues to West Coast District	5.00
Membership Buttons	24.50
100 Discs (Cost replaced from S.F.)	54.00
100 Discs	67.87
Insurance	13.67
Repairs to Grandstand, Courts, and in Clubhouse	67.40
Repairs to Loud Speaker	14.05
Christmas Entertainment	45.00
Entertainment Com. (Dance & Bingo)	13.20
Card Tables and Folding Chairs	50.62
Flag	9.45
Spray of Flowers	5.00
Service Charge on Checks	1.00
Petty Cash Expenditures	69.81
Total Expenditures	\$1,446.65

Net Income for Year	267.60
Interest added to Sinking Fund	7.12

Total Assets in Bank and Cash on Hand March 1, 1949 \$1,846.38

Transferred from Checking Account to Sinking Fund	\$160.00
Transferred from Sinking Fund to Checking Account (To cover cost of 100 Discs)	54.00

Assets are now distributed as follows:

General Fund Checking Acct.	\$ 963.36
Petty Cash Balance	4.96
Sinking Fund	878.06

Total Assets \$1,846.38

SUNSHINE PLEASURE CLUB, INC.
St. Petersburg, Florida

- - -

THE OLDEST TOURIST SPORTS CLUB IN THE STATE
Organized 1909. - Incorporated 1935.

Report of the Treasurer - Oct. 1, 1948 to Oct. 1, 1949

RECEIPTS

886 Annual Members	\$3847.00
1252 Daily Members	626.00
Misc. receipts	429.10
	<u>\$4902.10</u>

DISBURSEMENTS

Salaries	1507.50
Collector of Internal Revenue	30.00
Prizes	214.11
Gifts and Donations	403.10
Repairs	210.45
Supplies	754.82
Entertainment	88.68
Bonds, Insurance	56.40
Improvements	1731.50
Sinking Fund	380.95
	<u>\$5377.51</u>

Cash on Hand - Oct. 1, 1948	802.21
Receipts	4902.10
	<u>\$5704.31</u>

Disbursements	<u>5377.51</u>
---------------	----------------

Balance - Oct. 1, 1949	\$ 326.80
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THE SUNSHINE ROQUE CLUB, INC.
Mirror Lake Drive
St. Petersburg, Florida

March 10, 1949

Dear Mr. Gahan:

I include herewith a financial statement of the above club, for the season 1948-9. This is the statement as presented to the club at its annual meeting on March 8, 1949, by the Treasurer, and confirmed by the Audit Committee.

INCOME

EXPENDITURES

Balance on Hand		Services to Courts	385.00
beginning of season)		Repairs & Supplies	93.57
Members, dues	373.59	Balls	64.00
rental of lockers, etc)	786.75	Printing, postage,	
Donations	238.00	stationery for bylaws }	
		rosters, etc.	59.95
		Club room furnishings,	
		including piano	257.63
		Medals, and prizes for	
		Tournaments	87.25
		Other expenditures	83.18
	\$1398.34		\$1030.58
		Balance on hand	367.76
Our Membership this year			
142.			\$1398.34

Sincerely yours,

**Robert Young,
Treasurer.**

ST. PETERSBURG
WOMAN'S LAWN BOWLING CLUB

Annual Report
1948-1949

Treasurer's Report
Year Ending March 15, 1949

RECEIPTS

Balance on Hand March 15, 1948		\$879.27
130 Members	\$1,040.00	
99 Lockers	99.00	
Piano Fund	157.44	
Rent of Bowls	5.00	
Luncheon	23.44	
Telephone Call	2.31	
Games	2.00	
	\$1,329.19	\$2,208.46

DISBURSEMENTS

Mrs. Nash (Prize)		2.00
Labor		300.00
Knox Stores		30.65
Telephone		45.88
Sprinkling System		218.67
House and Grounds		59.32
Entertainment		61.08
Engraving Cups		8.00
Flowers		1.50
Gifts		68.50
St. Petersburg Printing Company		30.50
R. V. Money (Water Cooler)		9.80
Chas. C. Irons		51.76
Piano and Expressage		157.44
Pinellas Lumber Company		92.19
Supplies		72.70
		\$1,209.99
Bank Balance		991.86
Cash		6.61
		\$2,208.46
First Federal Bank	\$ 545.90	
Bank Balance	991.86	
Cash	6.61	
	\$1,544.37	

Respectfully submitted,
Edith E. Mayer
Treasurer.

March 15, 1949
Accounts Approved.
Jennie A. Cole)
Mary E. Weston) Auditors

APPENDIX D

MOST FREQUENT MODE OF INTRA-CITY TRAVEL BY RETIRED PERSONS

ST. PETERSBURG, 1950

	<u>Total</u>		<u>Male</u>		<u>Female</u>	
	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>
Total	441	100.0	274	100.0	167	100.0
Bus	118	26.7	60	21.9	58	34.7
Car	251	56.9	178	65.0	73	43.7
Taxi	8	1.8	2	.7	6	3.6
Walking	15	3.4	8	2.9	7	4.2
Combination of two or more methods	46	10.4	25	9.1	21	12.6
Other	2	.5	0	0.0	2	1.2
Not given	1	.3	1	.4	0	0.0

RETIRED PERSONS WHO DRIVE AUTOMOBILES*

ST. PETERSBURG, 1950

	<u>Total</u>		<u>Male</u>		<u>Female</u>	
	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>
Total	441	100.0	274	100.0	167	100.0
Drive	225	51.0	171	62.4	54	32.3
Do not drive	53	12.0	20	7.3	33	19.8
Not applicable	163	37.0	83	30.3	80	47.9

*This information was obtained only from those who gave the automobile as their most common mode of transportation.