

State of Iowa

1935

ANNUAL REPORT

Old Age Assistance Commission

First Annual Report

Old Age Assistance Commission

Period from March 29, 1934, and Including Fiscal
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ANNUAL REPORT

Old Age Assistance Commission

Des Moines, Iowa, September 26, 1935.

His Excellency, CLYDE L. HERRING,

State House,

Des Moines, Iowa.

Your Excellency:

Under the provisions and requirements of section 37 of the old age assistance act, the undersigned commissioners herewith transmit to you a report on the progress made in alleviating the economic and social distress of the needy and aged citizens of Iowa during the first fifteen months of the existence of the old age assistance department and the first eight months of the actual payment of assistance.

The members of the old age assistance commission were appointed and took office on March 29, 1934. The weeks and months between that time and November 1, 1934, when assistance payments were first made, were devoted to a study of the problem of building the administrative machinery for the state and county units as well as the selecting and training of the personnel necessary to carry out the purposes of the act. The department, through its employees and the members of the commission, made a study of the operation of similar laws in other states and devoted considerable effort to a study of the conditions peculiar to the "old age dependency" problem in this state.

Enforcing the Revenue Provisions

In addition to the work just outlined and during the same period of time, the commission found it necessary to assume a part of the duties necessary to the enforcement of the revenue provisions of the act, sharing the responsibilities, so far as the state government was concerned, with the state board of assessment and review and the office of the treasurer of state. The revenue sections levying the per capita tax and creating the "old age pension fund" did not specify any single state agency to carry out the functions of the state. Section 35 authorized a \$1 per capita levy for 1934 and instructed the state board of assessment and review to instruct the county auditors and local assessors to list the taxable persons. Section 34 made it incumbent on the state treasurer to receive remittances from employers collecting the per capita tax from their employees. Under other administrative statutes, the auditor of state has supervision over certain records and administrative functions of the county treasurers charged with the collection of the taxes, locally.

¹Throughout the law, the term "assistance" is used except in section 34 where the fund created by the per capita tax is referred to as the "old age pension" fund.

It was soon learned by the old age assistance commission that three states, in addition to Iowa, had attempted or were attempting to finance old age assistance at least partially by per capita levies—Massachusetts, Michigan and Nebraska. The former has abandoned the plan altogether. Michigan's revenue provisions were ineffective because they contained a section making failure to pay the tax a criminal offense which provision local officials refused to enforce. Also, it seemed, the Michigan administration was hedged about by a political opposition fostered by local and county authorities. All this resulted in the collection of but a few hundred thousands of dollars in per capita taxes. A levy of but fifty cents per person was all that was attempted under the Nebraska law. Then too, the Iowa commission was aware of the fact that the history of per capita taxes shows that such levies are decidedly difficult to collect and are not generally paid by a majority of liable persons.

Educational Campaign Conducted

The old age assistance department assumed the duty of making an educational campaign with the two-fold purpose of acquainting the public with the provisions of the law and with the insurance-like necessity of every citizen's prompt and willing payment of the tax if he desired to safeguard his own future in old age. In this connection, the commission furnished both the daily and weekly newspapers of the state with news releases, statistical data, departmental bulletins and publications which were widely used in a splendid spirit of cooperation by the press. At every practical opportunity the members of the commission, the superintendent and other major employees of the department spoke at community gatherings, before church groups, civic and service clubs. Frequently radio time was furnished by broadcasting stations or was purchased by service clubs.

The commission set up a small force to prepare a list of probable employers in the state, making use of directories of various kinds, commercial and civic clubs, the corporation records of the state, school and local government directories, employment agency records, retail license records in the hands of the state board of assessment and review, and every other available source of information.

These lists were made the basis for an extensive educational campaign and the notification of some one hundred thousand probable employers in the state who were furnished with information and remittance blanks. In each case the employer was given the option of remitting to the county treasurer or directly to the state treasurer. The result of this work is amazing when compared with the results obtained in other states that have per capita levies and with the road-poll tax and the so-called "head tax" in this state.

The purpose for which this particular per capita tax was collected, undoubtedly accounts for no small part of a splendid showing in its collection. This reflects creditably upon the spirit of the people of Iowa.

For the most part, the county officials, unlike those in another state just referred to, did not let the attitude of partisanship enter into their

administrative duties. This fact speaks highly of the local office holders in Iowa, our political organizations and the political ethics of our people.

Unfortunately, there were several exceptions to this rule of attitude in the officialdom of our Iowa counties.

Injunction Sought in Floyd County

On September 17, 1934, Weston E. Jones, a taxpayer residing in Floyd county, brought an action to secure an injunction restraining the board of supervisors of that county from paying the expenses of the Floyd county old age assistance board as well as the salary and expenses of the local investigator. The state intervened because it was felt by the commission that the effect of such an injunction would be to stop the activity of the county units of the old age assistance system in all counties and load a locally controlled item of expense on the already overburdened "pension" fund. Furthermore, it was the interpretation of the commission and the attorney general's staff that the expenditures of the county units were to be borne locally, the same as for other functions of county government.

The decision of the district court was contrary to the opinion of the state officials and the court held that all expenditures connected with the administration of the act were of state concern and were forthcoming from the funds in the hands of the state commission.

The case was appealed to the supreme court which remanded the entire issue back to the district court for retrial. Hence, on May 31, 1935, the representative of the attorney general's office, Le Roy A. Rader, and Erwin Larson, representing the board of supervisors of Floyd county, appeared for the state and county before Judge Jos. J. Clark at Charles City where the issues were again tried. Plaintiff Jones was represented by Jens Grothe, acting outside his capacity as county attorney for Floyd county. Judge Clark still has the whole matter under advisement.

Undoubtedly, this case will again be carried to the higher court of the state, especially should the district court hold adversely to the state's contention. It is expected that should that step be necessary the supreme court will decide in accordance with the dicta in the court's decision remanding the case for retrial:

"* * * This lawsuit has the earmarks of being put up to get a decision that will embarrass the administration of the old age assistance act, and that will afford opportunity to take from the the trust fund, i. e., the taxes collected under the act which are to be turned over to the commission, and devote to local purposes other than to the assistance of the aged poor. * * *"

Information to Legislators

The old age assistance commission had progressed far enough in its work by the time the Forty-sixth General Assembly met to be able to give an intelligent estimate on the amount, under present-day conditions, necessary to carry out the spirit and intention of the old age assistance law. At an average payment of \$13.50 per eligible person it was con-

servatively estimated that Iowa needed \$8,000,000 to carry out the intent of the legislature.

While the legislators were considering various proposals for increasing the financial ability of the commission to carry the load imposed upon it, the commission's actuary prepared a brief (under date of April 25, 1935) which was delivered to each member of the general assembly and read in part as follows:

"As of April 24, 1935, the reports of 40,569 investigations for old age assistance had been received in the state office in Des Moines. Of course, this number does not include some forms which are partially completed and in the hands of the various county boards at the present time.

"The various county boards state that over fifty per cent of all the applicants which they have had for old age assistance are urgent cases, and most of the others qualify for such assistance in various amounts.

"If the 1935 tax collection is as good as the 1934 tax collection, and the present pace seems to be in line with that of the preceding year, then approximately \$2,100,000 will be collected into the old age pension fund by virtue of the head tax as provided for in the Iowa old age assistance act.

"According to the Wagner-Lewis Bill now pending in Congress, and which has passed the House of Representatives, \$49,750,000 is appropriated for the fiscal year beginning July 1, 1935, to the various states to supplement the states' aid in providing for old age assistance. If this \$49,750,000 is allocated among the 28 states having old age assistance laws at the present time in the proportion of the number of people each state has 65 years of age and over as compared to the number of people in the 28 states 65 years of age and over then Iowa would receive \$2,110,641.75. However, if the remaining 20 states of the Union enact old age assistance laws by July 1, 1935, which will meet the provisions of the Wagner-Lewis Bill and then if this \$49,750,000 is allocated in the proportion of the number of people each state has 65 years of age and over as compared to the number of people in the United States 65 years of age and over, then Iowa would receive the sum of \$1,381,694.25. That is, if the amount provided for in the Wagner-Lewis Bill is allocated to the various states according to their number of people 65 years of age and over, Iowa should receive somewhere between one and one-third to upwards of two million dollars. These calculations are based upon the continental United States and do not include any outlying territories which, if considered, would correspondingly alter the amounts as specified.

"For every \$1,000,000 available to grant old age assistance in Iowa:

the number of people who may be paid an average of \$13.50 per month is 6,173; or

the number of people who may be paid an average of \$15.00 per month is 5,556; or
 the number of people who may be paid an average of \$20.00 per month is 4,167; or
 the number of people who may be paid an average of \$25.00 per month is 3,333."

Assumptions on Federal Legislation

Upon the assumption that the 74th Congress would pass the then pending national social security act and the necessary appropriation to actually match the funds provided by the state of Iowa, and with the belief that the per capita tax collections for 1935 and 1936 would be paid by proportionately the same number of persons as paid the 1934 tax, the Iowa legislature appropriated \$1,000,000 from the general fund to the "pension" fund. This gave the optimistic an expectation of \$6,200,000 to be used by the commission during the fiscal year of 1935-'36.

The Congress did pass the national social security act, but the necessary and accompanying appropriation bill was lost, due to the filibuster, during the closing hours of the session.

To date no federal funds have been forthcoming and none can be expected before Congress meets in January of 1936 and makes the necessary appropriations.

The Iowa legislature took up numerous suggested changes to the old age assistance act and measures designed to aid in the administration of the law. Notable amendatory measures adopted were the abolishment of any interest charge for assistance rendered upon the liquidation of the lien on an estate; the mandatory suspension of property taxes for recipients of assistance; adjustment of citizenship, domicile and residence requirements to meet the provisions of the federal legislation; appropriation for and creation of a revolving fund to assist recipients in preserving their resources in homes, life insurance and the like; also, numerous proposals of this department to make the law function more equitably and with greater ease of administration.

"Doughnuts where Dollars are Needed"

If the commission has been frustrated in its effort to carry out completely the purposes of the act it has been because the program of old age assistance has been inadequately financed. The "pension" fund situation can be illustrated by the emphatic and homely expression that the commission has had "doughnuts where dollars are needed."

As is previously stated in this report, the present-day need in Iowa, as outlined under the act and as is shown by analysis of the applications in the state office and in prospect, the old age dependency load in Iowa

Under the department's accounting methods a one-year-term reserve is set aside to cover the possibility of death and the necessity of paying the resultant funeral claim up to \$100. This death reserve amount is not included in these calculations because, for the purpose of these figures, it is practically offset by the unexpended allocations for assistance money in the case of death of recipients.

requires a minimum of \$8,000,000 annually. For the assistance paying period, November 1, 1934, to July 1, 1935, the commission had but \$1,000,000 plus the \$10,000 appropriated by the legislature. For the fiscal year ending July 1, 1936, there is a prospect of a total of \$2,925,000, without federal funds.

The commission does not consider itself nor anyone else justified in heaping abuse upon the heads of any branch of the government for this situation. Prior to the existence of the commission, no one had ever made even the most meagre study of the problem of old age dependency in Iowa. The experience in other states was of short duration and Iowa conditions were far different from those existing, for example, in the industrial east. There were no "blue prints" for the detailed organization of state departments or county units.

Public Demand for Assistance to Aged

The passage of the old age assistance law came about through the public's realization of a great social and economic need, the major cause of which need you very briefly and adequately summed up in a radio address delivered more than a year ago:

"Independence in old age hinges upon more than the will to save. It hinges upon a wage large enough to permit savings, and a period of employment long enough for the accumulation of a reserve fund. State and federal investigations furnish proof that the wages of millions of men and women in the United States do not allow for reasonably comfortable, or even decent, living.

"Even millions who do receive a saving wage while working cannot lay by enough for old age before they are 'scrapped' for younger employees. Under the stress of competition, mass production, and new inventions, the earning period has been so shortened that in many industries, men of 45 are considered too old to hold their jobs or to be placed in new ones. Their saving period is ended before they have had time to provide for old age."

The commission has functioned thus far in an effort to use the limited means at hand to alleviate as much as possible the distress among the aged citizens of Iowa and at the same time to make such studies as will be a guide for the future.

Expense of Administering the Law

Some persons, for reasons that are difficult to understand, have grossly misrepresented the cost of administering the Iowa law. From the appointment of the commission to one year later, April 1, 1935, the expenses of the state department represent but 6.12 cents of each dollar of the "pension" fund for 1934-'35. For the fifteen months, covering the existence of the commission prior to July 1, 1935, the total expenses of the state office were but 7.86 per cent of the monies raised by the \$1 per capita taxes. These figures are even more acceptable when it is pointed out that the purchase of all the office fixtures and furniture, accounting and filing equipment, printed forms and other capital expenditures are included in those figures.

From inquiries sent to the various counties, it has been learned, with a fair degree of accuracy, that it cost an average of \$2.07 to make the required investigation of an application before delivering it to the state office. On the basis of the 45,299 applications in the state office on June 30, 1935, and allowing for probable expenses of the county boards, it is estimated that the counties of Iowa expended approximately \$110,000 for their share of the administrative expense to July 1, 1935.

Administrative expenses for old age assistance in Iowa, therefore, compare favorably with private insurance enterprises—for example life insurance where 11 to 15 cents of the premium dollar is considered a low and reasonable rate for administrative purposes.

It should be borne in mind, too, that the initial year of operation is the most expensive one from the standpoint of capital expenditures, printing and postage essential to an educational campaign, a heavy load of current applications and the initial expenses of investigating claims for assistance.

With proportionately more funds to work with in 1935-'36 as compared to 1934-'35—at least 180 per cent more—the operating cost per "pension" fund dollar should be less this year than for last.

Administration Costs Proportionately Low

In fact, without considering the possibility of federal funds and on the basis of the departmental budget for 1935-'36 as approved by the state comptroller, it is contemplated that but three cents of each "pension" fund dollar will be used by the state department during the fiscal year ending July 1, 1936.

Old age assistance in Iowa is not only an institution of governmental benevolence, but it has served to relieve the burden on the poor and other relief funds of every county in the state. At the request of the Polk county board of supervisors, an analysis was made recently of the effect of old age assistance grants to residents of that county on the relief load. It was discovered that the monthly payment of \$8,884 about to be made October 1, 1935, will offset and make unnecessary the payment of \$5,288 to those who prior to receiving old age assistance received relief through county charities.

Of course, a great proportion of the recipients of assistance are those who previously had never received any governmental aid. In most cases, dire need had not as yet broken down their pride to the point of seeking "poor" relief.

Rightfully, old age assistance is looked upon by the public as being that which a needy and aged person can apply for and "accept with pride."

The department has adopted the policy of fostering that attitude and does not broadcast the names of recipients and resists efforts of the curious and certain newspapers, which disagree with the policy, to obtain the names of recipients for publicity purposes.

Many "Pension" Plans Advocated

Almost simultaneously with the creation of the old age assistance department, there sprang up in Iowa and all over the United States

local and national organizations to foster a variety of plans for so-called old age "pensions." Some of these proposed schemes called for flat and comparatively large monthly payments as a sort of recognition or reward for having attained the age of, in some cases, as few as 50 years.

The campaigns waged by such groups have not made the task of the Iowa old age assistance department an easy one. Many applied who probably would not have done so except for such agitation. Erroneously, many persons have confused an "assistance" system with a "pension" system. A great many aged persons have made application and have been rejected. Many of these applied because they thought of old age assistance in the manner in which they thought of a war veteran's pension. They believed that the Iowa law awarded assistance payments as a matter of right to everyone, upon attaining the age of 65 years.

The commission has repeatedly tried to show that the Iowa law, like the laws of other states, provides that "assistance" is a monthly cash payment to aged persons in amount proportioned to their needs, such needs being due to financial misfortune, general economic conditions, inability to have accumulated a reserve during the earning period of their lives, or the inability, without undue hardship, of their responsible blood relatives to carry the expense and needs of a personal service nature. In other words, assistance payments are made to supplement whatever resources the aged person has, financial or otherwise, with a cash payment in an effort to care for the actual needs of the aged individual.

Uniform and sizeable amounts paid as a matter of right from funds raised by taxation cannot be obtained without widespread opposition from the taxpaying public. Pension payments will approach a more adequate and just basis when they come as the result of contributory annuities from a reserve built during the earning years of an individual's life. It takes time to build such a reserve and this ideal cannot be reached for twenty to twenty-five years. The beginning of such a contributory plan is contemplated in the national social security act. In the meantime enlightened public interest and legally responsible relatives must bear the burden of old age dependency.

But Three States Have More Aged

The federal census of 1930 shows that of the 122,775,046 people in the United States 6,633,805 or 5.40 per cent are 65 years of age or over, while 184,239 or 7.46 per cent of 2,470,939 people in Iowa fall in this age group. Therefore, Iowa has proportionately over one-third more people 65 years of age or over than does the United States as a whole. In fact, but three states of the union, namely, Maine, New Hampshire and Vermont, have a greater proportion of their people in this elderly group than does Iowa. Even so, Iowa has a greater number of people in this group than these three states combined.

From these one hundred eighty-five thousand people 65 years of age and over in Iowa, the investigation reports of over forty-eight thousand applications for old age assistance have been received in the

state office at Des Moines. It is estimated that an additional six thousand applications are still in the hands of the various county boards which are having the investigations made to send to the state office.

The county boards state that upwards of fifty per cent of the applicants for old age assistance are "urgent-need" cases and the system of rating used in the state office seems to bear out this statement. Of course, the greater proportion of the remaining cases are eligible to receive some assistance in varying amounts.

Distribution of Aged Population

The large variation of the territorial or community distribution by age groups of the population in the United States and Iowa may be partially explained when one realizes that there is a tendency, or at least a tendency has prevailed in the past, for the younger or young middle-aged group to leave the rural districts and migrate into the industrial centers. They leave their parents and grandparents on the farm, who in turn tend to drift to the small rural town or village to spend the eveningtime of their lives. This seems to be especially borne out in Iowa when an analysis is made of the distribution of population by age in the various sized towns. Des Moines is the only city having a population of more than one hundred thousand and this city has 5.83 per cent of its people 65 years of age or over. The three cities having a population between fifty and one hundred thousand have an average of 6.12 per cent of their people in this group. The six cities with total population between twenty-five and fifty thousand have a percentage of 7.18 per cent; the eleven cities with total population between ten and twenty-five thousand have a percentage of 7.46; the cities having a population between twenty-five hundred and ten thousand have a percentage of 10.33. This percentage reaches its maximum for Iowa in the rural-nonfarm classification, where 12.47 per cent (that is, one person in every eight) of the people are 65 years of age or over. However, in Iowa this percentage drops to the minimum of 4.51 for the rural-farm classification.

Elderly Persons Numerous in Iowa Villages

That is, Iowa has a gradual increase in the percentage of people 65 years of age and over from 5.83 in Des Moines to a maximum of 12.47 in the rural-nonfarm or the so-called "village" division.

It is interesting to note that the cities in Iowa with a population between ten and twenty-five thousand have exactly the same percentage of their people 65 years of age or over as the state as a whole, namely, 7.46 per cent. Hence, we see that there is a larger proportion of our aged in small towns or villages to balance the smaller percentage in the larger centers and on the farms.

If the aforesaid population groups are combined into the four divisions—100,000 or over, 2,500 to 100,000, rural-farm, and rural nonfarm—then the percentage of the elderly group in Iowa is considerably higher in each division than in the United States average, except for the rural-farm division.

Only Western Cities Have More Aged

It is interesting to note that if consideration is given only to those states having cities of 100,000 or over and then consider only the people in those cities, the cities in but four states have a greater average percentage of people past 65 years of age than does Iowa. These cities are in four western states, namely: Colorado, Washington, Oregon and California. This might seem to indicate that many old people have gone to Denver, Colorado, possibly for their health, and, of course, the Pacific coast states have lured many of the aged citizens of other states in the past, some of whom evidently went to the larger cities to retire.

Distribution Varies Between Counties

The distribution of the aged population as between the county units in this state is not uniform and clearly indicates the unfairness of attempting to carry on a system of assistance to the aged as a purely county or local problem of administration and finance. The percentage of elderly people varies from 5.46 and 5.63, in Woodbury and Emmet, respectively, to 11.17 and 11.74 in Henry and Van Buren counties. That is, the number of people in this age group varies from one person in nineteen to one person in nine in the various counties of the state. This fact must be taken into consideration in the distribution of funds in a statewide old age assistance system such as is established in Iowa. It might be interesting to note that, in general, this age distribution varies from the maximum ratio of aged in the southeastern part of the state diagonally across to the northwestern section where the ratio is less. That is, there is a greater percentage of elderly people in those older sections of the state which were first settled by our pioneers.

Although Iowa has a high average per capita wealth, the life savings of thousands of thrifty, aged citizens have become dissipated by the depressed conditions in this agricultural region from 1920 to the present, largely through declining property values and bank failures. Furthermore, the extreme drought condition which prevailed throughout Iowa during the past year materially increased the number of applications for old age assistance. Also, several counties, Appanoose, Monroe and Marion for example, have had serious economic reverses in recent years due to the decline of the Iowa coal mining industry. Many mining villages have seen the adjacent coal mines close down or operate on a greatly restricted basis. The younger people have left these communities in large numbers while the "grandparents" and "fathers and mothers" have remained.

1934 Drought a Factor

The effect of these factors is realized by considering the number of applications received from each of the two drought areas into which Iowa was divided by the federal administration. Of the first 40,000 investigations completed and sent to the state office in Des Moines, 13,460 were from the thirty counties in the emergency drought area while the remaining 26,540 were from the sixty-nine counties in the secondary drought area. In other words, 26 per cent of all the people eligible by

age in the emergency drought area had their investigations completed and in Des Moines, while but 20 per cent of all the people eligible by age in the secondary drought area had investigations in the state office. Indeed, over 38 per cent of all the people eligible by age in two counties in the emergency drought area had the reports of their investigations in the state files and five other counties in this area had the investigations of over 30 per cent of their aged in the state files.

Although it cannot be stated definitely, it appears that a greater percentage of people are applying for assistance from the cities in which the industrial conditions are poor than from those which seem to be somewhat more fortunate in this respect.

While families once found it comparatively easy to care for the elderly members of their households, the depression, with the resultant low prices and particularly the unemployment, have now made the living expense of the immediate family, wife and children a hardship, and the expense of caring for parents and grandparents oftentimes a burden.

Although, in Iowa, children and male grandchildren are responsible, by law, for the welfare of their parents and grandparents, it is very difficult, if not oftentimes impossible, to carry out this provision in its entirety, and especially so in cases where the children live outside the state and have little or no contact with their parents.

Per Capita Tax Collections

The outlook has been greatly brightened in Iowa by the splendid spirit with which nearly three out of every four citizens paid the supporting per capita tax of one dollar levied in 1934 and three of every five have paid the levy of two dollars thus far in 1935. This ratio is being increased from day to day since the tax did not become delinquent until July first of this year and many payments have been made to the various county treasurers who have not, as yet, had time to segregate the remittances from other taxes collected in the month of September and forward them to the state treasurer. It is enlightening to note that, so far, this year's remittances seem to be in pace with that set last year although the assessment is two dollars instead of the one-dollar tax provided for in section 35 of the old age assistance act and which raised the revenue for the so-called "emergency" period from November 1, 1934, to July 1, 1935. In fact, the remittances from employers for tax collected from employees and remitted directly to the state treasurer by the employers exceed such remittances in 1934.

Incorporated in the act creating an old age assistance system in Iowa was an appropriation of \$10,000 which was used to finance the early organization period of the department. This amount and the \$1,064,594¹ paid into the old age pension fund in 1934 per capita taxes comprised the entire funds made available for the payment of assistance, funeral claims and state departmental operating expenses.

To and including this date (September 26, 1935), the collection of the 1935 per capita tax of \$2 has brought \$1,745,850.18 into the "old age pension fund" in the state treasury. This amount is augmented,

¹As of June 30, 1935.

during the current fiscal year ending June 30, 1936, by a \$1,000,000 appropriation from the general funds of the state by the Forty-sixth General Assembly. A like amount will be available for the fiscal year ending June 30, 1937.

Iowa's Administrative Machinery

The administrative machinery of the commission's office has been worked out much like that of an insurance company's home office. All the files containing the applications of aged persons making claims for assistance, the investigators' interviews and reports, the recommendations of the county old age assistance boards, supporting affidavits and records of the final action of the state commission are kept at the state office. Finally, the monthly warrants issued by the state comptroller upon order of the old age assistance commission are mailed from the latter's office.

After an aged and needy person who believes himself to be eligible makes application for assistance, the county old age assistance board has the merits of the application examined by an investigator whose report is divided into two parts: First, he fills out a comprehensive report which is made a sworn statement of fact by the applicant; and second, remarks are made by the investigator, of his independent findings on the merits and proofs of the applicant's claim and statements.

The entire inquiry is relative to the elderly person's earning power and savings; the ability of responsible blood relatives to support the applicant without undue hardship; and the qualifications of the individual as to age, United States citizenship, domicile in the state, and county residence.

After consideration of the case, the county board recommends the rejection or approval of the application and suggests the amount of assistance which it deems necessary for the well-being of the aged individual.

The application of the individual, interview and report of the investigator, together with the recommendations of the county board, become a file and are sent to the state office where the file is given a number and indexed in a cross reference system designed to prevent duplication of applications. At the state office, each file is looked over by an examiner who determines whether or not the file on the particular case in question is complete, in proper form and ready to be sent to the analyzing board, which has been set up in the state office.

In the latter section of the administrative set-up, the individual's application travels a "mill-like belt," so planned that every applicant's case will be analyzed on a given question by the same person who has examined or will examine every other application in the state, thus giving as near a uniformity of judgment as humanly possible on questions which eventually hinge on opinion and judgment. The first step here is to see that the applicant is 65 years of age, is a citizen of the United States, has domicile and the required term of residence in the state, has not deserted his spouse or minor children, has paid the supporting head tax and otherwise fulfills the qualifications as provided by the law.

Method of Classifying Applications

The second step is designed to classify the application on a grade basis of eligibility under a point system. Of major importance is the individual's lack of income as offset by spouse's, children's and male grandchildren's ability, without undue hardship, to support the elderly parent or grandparent. Lack of personal income from personal labor, property, annuities or the like, fixes the positive points, up to 80, which will be allowed. Family support, up to 100, is charged against the applicant in negative terms because, under the law, the complete ability of responsible blood relatives, without undue hardship, entirely offsets lack of personal income, physical infirmities and the economic distress of the community which are factors under the Iowa law.

Since the law states that "the amount of assistance shall be fixed with due regard to the condition of the individual and community in each case," the analyzing board weighs the infirmities of age, physical and health condition of the individual as a factor which determines the individual's ability to become or continue partly self-supporting. Also, such community situations as drought, industrial inactivity and urban living conditions and the like, are considered as affecting opportunities for partial self-support and living expense. On these sets of circumstances, a total of 20 points are allowable in the classification plan in use by the commission office.

Greater Problem in the Future

It might be erroneously inferred that since Iowa has such a high percentage of people past 65 years of age that its problems will never become larger, and furthermore, in view of the much lower ratio for the United States, that Iowa's proportion might even decrease. It may be conceivable that some fluctuations may arise, although a closer analysis does not predict a future so rosy. Mr. P. K. Whelpton of Iowa State College of Ames, in his research bulletin on "Iowa's Population Prospect" (in referring to both United States and Iowa) states: "In general, the proportion of persons in the younger groups will decline, the proportion in the older age groups will increase rapidly, while the middle groups will be relatively unchanged. As a result, the average age of the population will rise considerably." He goes on to predict that Iowa probably will have twice as many people 65 years of age or over in 1980 than it had in 1930. This prediction is further supported by Mr. B. D. Karpinos, who, in his doctorate thesis at the State University of Iowa, Iowa City, concludes that the population of Iowa will become stabilized during the last quarter of the present century. Hence, although the population of Iowa may be somewhat more stationary than that of the United States at the present time, it is evident that Iowa is confronted with a real problem of providing adequate assistance for our aged in time to come, and, no doubt, the United States will be in a similar situation.

Table I. Distribution of Applicants and Other Aged

Counties	Total population by counties	Number of people 65 years of age or over by counties	Percentage of total population in each county 65 years of age or over	Percentage of state's total aged population residing in each county	Number of applications in state-office by counties, as of June 30, 1925	Percentage of aged population, by counties, applying for assistance (based on applications in state office as of June 30, 1926)
Adair.....	13,891	1,105	7.9548	.5998	259	23.44
Adams.....	10,487	791	7.5788	.4298	222	28.07
Allamakee.....	16,328	1,532	9.5664	.8478	218	13.96
Appanoosa.....	24,885	2,084	8.3914	1.1311	528	39.73
Audubon.....	12,264	773	6.3090	.4196	177	22.90
Benton.....	22,851	1,783	7.8246	.9705	532	29.75
Black Hawk.....	69,146	4,310	6.2332	2.3394	1,157	26.84
Boone.....	29,371	2,383	7.8162	1.2419	549	33.99
Bremer.....	17,046	1,373	8.0547	.7452	258	18.79
Buchanan.....	19,550	1,927	9.8568	1.0459	357	18.53
Buena Vista.....	18,667	1,342	7.1892	.7284	226	16.84
Butler.....	17,617	1,343	7.6253	.7289	324	24.13
Calhoun.....	17,605	1,316	7.4751	.7143	352	26.75
Carroll.....	22,326	1,473	6.5977	.7995	230	19.69
Cass.....	19,422	1,596	8.2175	.8663	373	23.68
Cedar.....	19,760	1,455	8.6314	.7897	230	19.93
Cerro Gordo.....	38,476	2,337	6.0739	1.2935	734	31.41
Cherokee.....	18,787	1,412	7.5359	.7664	256	18.13
Chickasaw.....	14,637	1,233	8.4580	.6720	326	26.33
Clarke.....	10,334	901	8.6768	.4890	233	31.41
Clay.....	16,107	1,016	6.3073	.5515	259	25.49
Clayton.....	24,559	2,080	8.4694	1.1290	414	19.90
Clinton.....	44,377	3,606	8.3286	2.0061	965	26.11
Crawford.....	21,028	1,406	6.6863	.7631	222	15.79
Dallas.....	25,493	2,044	8.0179	1.1094	450	22.02
Davis.....	11,150	1,159	10.3946	.6291	333	29.16
Decatur.....	14,905	1,463	9.8163	.7941	577	39.44
Delaware.....	18,122	1,409	7.7254	.7599	209	14.93
Des Moines.....	38,162	3,490	9.1452	1.8943	774	22.18
Dickinson.....	10,982	736	6.7019	.3995	234	31.79
Dubuque.....	61,214	4,740	7.7433	2.5727	739	15.59
Emmet.....	12,856	724	5.6316	.3980	154	21.27
Fayette.....	29,145	2,336	8.0151	1.2679	565	24.19
Floyd.....	19,524	1,523	7.8007	.8296	407	26.72
Franklin.....	16,382	966	5.8967	.5243	236	24.43
Fremont.....	15,583	1,173	7.5517	.6367	363	30.85
Greene.....	16,523	1,246	7.5387	.6763	291	23.35
Grundy.....	14,133	826	5.8445	.4433	174	21.07
Guthrie.....	17,324	1,489	8.5950	.8082	264	17.73
Hamilton.....	20,973	1,417	6.7547	.7691	301	21.24
Hancock.....	14,802	863	5.8303	.4684	180	20.86
Hardin.....	22,947	1,839	8.0141	.9982	373	20.23
Harrison.....	24,897	1,732	7.0870	.9509	530	30.25
Henry.....	17,660	1,973	11.1721	1.0709	434	22.00
Howard.....	13,082	1,124	8.5920	.6101	221	19.66
Humboldt.....	13,202	881	6.6732	.4732	195	22.13
Ida.....	11,593	769	6.4443	.4174	133	24.45
Iowa.....	17,332	1,349	7.7833	.7322	314	23.28
Jackson.....	18,481	1,696	9.1770	.9205	401	23.64
Jasper.....	32,966	2,182	6.6250	1.1843	643	29.47
Jefferson.....	16,241	1,434	8.8295	.7783	391	27.27
Johnson.....	30,276	2,254	7.4443	1.2234	510	22.63
Jones.....	19,306	1,510	7.8621	.8196	371	24.57
Keokuk.....	19,143	1,913	9.9906	1.0832	523	27.34
Kossuth.....	25,452	1,466	5.7529	.7957	296	30.19

TABLE I—Continued

Counties	Total population by counties	Number of people 65 years of age or over by counties	Percentage of total population in each county 65 years of age or over	Percentage of state's total aged population residing in each county	Number of applications in state office by counties, as of June 30, 1935	Percentage of aged population, by counties, applying for assistance (based on applications in state office as of June 30, 1935)
Lee.....	41,268	3,490	8.3115	1.8617	1,019	29.71
Linn.....	82,336	6,196	7.5253	3.3630	1,643	26.52
Louisa.....	11,575	1,079	9.3218	.5857	256	23.73
Lucas.....	15,114	1,308	8.6542	.7099	434	33.18
Lyon.....	15,293	900	5.8850	.4885	140	15.56
Madison.....	14,331	1,344	9.3753	.7295	314	23.36
Mahtaska.....	25,804	2,352	9.1149	1.2766	752	31.97
Marion.....	25,727	2,096	8.1471	1.1377	720	34.35
Marshall.....	33,727	2,757	8.1745	1.4964	506	18.35
Mills.....	15,866	1,066	6.6557	.5732	239	28.31
Mitchell.....	14,065	1,213	8.6242	.6594	227	18.71
Monona.....	18,213	1,127	6.1879	.6117	436	38.69
Monroe.....	15,010	1,406	9.3671	.7631	423	30.09
Montgomery.....	16,752	1,452	8.6676	.7881	332	22.57
Muscatine.....	29,385	2,726	9.2768	1.4796	575	21.09
O'Brien.....	18,409	1,875	7.4692	.7463	226	16.44
Osceola.....	10,182	574	5.6374	.3116	114	19.86
Page.....	25,904	2,375	9.1685	1.2891	571	24.04
Palo Alto.....	15,398	922	5.9578	.5004	246	26.63
Plymouth.....	24,159	1,611	6.6683	.8744	296	18.37
Pocahontas.....	15,687	948	6.0432	.5145	223	23.52
Polk.....	172,837	10,317	5.9692	5.5993	3,315	32.13
Pottawattamie.....	69,988	4,300	6.2386	2.3665	1,293	29.66
Poweshiek.....	18,727	1,587	8.4744	.8614	431	27.16
Ringgold.....	11,966	1,016	8.4907	.5515	291	28.64
Sac.....	17,641	1,229	6.9667	.6671	258	20.99
Scott.....	77,332	5,383	6.9609	2.9217	1,199	22.27
Shelby.....	17,131	1,061	6.1985	.5759	244	23.00
Sioux.....	26,806	1,518	5.6629	.8239	253	16.67
Story.....	31,141	2,278	7.3151	1.2364	511	22.43
Tama.....	21,987	1,691	7.6900	.9178	377	22.29
Taylor.....	14,859	1,401	9.4256	.7604	406	28.77
Union.....	17,435	1,513	8.6779	.8212	309	20.42
Van Buren.....	12,603	1,490	11.7432	.3093	411	27.77
Wapello.....	40,480	3,173	7.8384	1.7222	1,101	34.70
Warren.....	17,700	1,625	9.1808	.8820	312	19.20
Washington.....	19,822	1,857	9.3684	1.0079	414	22.29
Wayne.....	13,787	1,302	9.4437	.7067	447	34.33
Webster.....	40,425	2,409	5.9592	1.3075	813	33.75
Winnebago.....	13,143	909	6.9162	.4934	200	22.60
Winneshek.....	21,630	1,880	8.6916	1.0204	185	9.84
Woodbury.....	101,669	5,555	5.4638	3.0151	767	13.81
Worth.....	11,164	717	6.4224	.3892	125	17.43
Wright.....	20,216	1,382	6.8362	.7501	366	26.48
State.....	2,470,939	184,239	7.4562		45,299	24.59

Table II. Distribution of Assistance Payments

Counties	Number of applications approved during fiscal year	Number of deaths of recipients during fiscal year, reported as of June 30, 1935	Voluntary and involuntary cancellations of certificates as of June 30, 1935	Number of recipients as of June 30, 1935	Amount paid in assistance for month of June, 1935	Average monthly payment to individual for June, 1935
Adair.....	61	1	0	60	\$ 811	\$ 13.52
Adams.....	48	4	0	44	573	13.00
Allamakee.....	98	12	0	81	1,051	12.98
Appanoose.....	120	5	0	115	1,504	13.08
Audubon.....	46	3	0	43	558	12.98
Benton.....	105	6	0	99	1,304	13.17
Black Hawk.....	253	17	0	236	3,089	13.09
Boone.....	130	3	0	127	1,692	13.32
Bremer.....	79	4	0	75	1,004	13.39
Buchanan.....	109	2	0	107	1,385	12.94
Boons Vista.....	76	1	1	74	963	13.01
Butler.....	79	5	0	74	976	13.19
Calhoun.....	73	0	0	73	985	13.49
Carroll.....	86	2	2	82	1,077	13.13
Cass.....	92	4	0	88	1,129	12.83
Cedar.....	87	6	2	79	1,036	13.11
Cerro Gordo.....	135	7	0	123	1,678	13.11
Cherokee.....	79	1	0	78	1,064	13.26
Chickasaw.....	69	0	1	68	899	13.22
Clarke.....	52	2	0	50	685	13.70
Clay.....	57	1	0	56	741	13.23
Clayton.....	117	3	0	114	1,490	13.07
Clinton.....	213	9	1	203	2,787	13.73
Crawford.....	81	3	0	78	1,002	12.85
Dallas.....	117	5	0	112	1,451	12.96
Davis.....	68	4	0	64	828	12.94
Decatur.....	85	4	0	81	1,120	13.88
Delaware.....	80	2	1	77	1,020	13.25
Des Moines.....	200	7	2	191	2,597	13.60
Dickinson.....	42	1	0	41	529	12.90
Dubuque.....	271	11	0	260	3,508	13.49
Emmet.....	41	0	1	40	539	13.48
Fayette.....	133	4	1	123	1,688	13.17
Floyd.....	86	0	2	84	1,120	13.33
Franklin.....	54	3	0	51	678	13.29
Fremont.....	66	1	0	65	852	13.11
Greene.....	70	1	0	69	919	13.32
Grundy.....	48	2	0	46	600	13.04
Guthrie.....	82	4	0	73	1,021	13.09
Hamilton.....	78	2	0	76	1,016	13.37
Hancock.....	48	0	0	43	622	12.96
Hardin.....	107	6	0	101	1,302	12.89
Harrison.....	100	3	0	97	1,263	13.02
Henry.....	116	7	1	108	1,423	13.22
Howard.....	66	3	1	62	831	13.40
Humboldt.....	49	1	0	48	633	13.19
Ida.....	44	1	0	43	562	13.07
Iowa.....	77	0	1	76	1,031	13.57
Jackson.....	103	10	0	93	1,230	13.23
Jasper.....	131	10	0	121	1,513	12.55
Jefferson.....	79	1	1	77	1,041	13.52
Johnson.....	133	8	3	122	1,639	13.43
Jones.....	84	1	0	83	1,096	13.20
Keokuk.....	109	2	2	105	1,431	12.63
Kossuth.....	84	4	0	80	1,052	13.15

TABLE II—Continued

Counties	Number of applications approved during fiscal year	Number of deaths of recipients during fiscal year, reported as of June 30, 1935	Voluntary and involuntary cancellations of certificates as of June 30, 1935	Number of recipients as of June 30, 1935	Amount paid in assistance for month of June, 1935	Average monthly payment to individual for June, 1935
Lee.....	199	8	1	190	2,547	13.41
Linn.....	352	13	0	339	4,530	13.36
Louisa.....	60	0	0	60	774	12.90
Lucas.....	73	2	0	71	937	13.20
Lyon.....	60	4	5	61	681	13.35
Madison.....	78	4	0	74	971	13.12
Mahaska.....	132	3	0	129	1,710	13.26
Marion.....	119	2	0	117	1,522	13.01
Marshall.....	153	6	0	152	2,024	13.32
Mills.....	60	3	0	57	749	13.14
Mitchell.....	69	3	0	63	829	12.56
Monona.....	65	2	1	62	807	13.02
Monroe.....	78	2	0	73	990	13.03
Montgomery.....	81	2	1	78	1,048	13.44
Muscatine.....	155	3	2	150	1,988	13.25
O'Brien.....	81	5	0	76	934	12.95
Osceola.....	53	0	1	32	426	13.31
Page.....	137	5	2	130	1,724	13.26
Palo Alto.....	53	3	0	50	665	13.30
Plymouth.....	92	3	1	88	1,149	13.06
Pocahontas.....	55	4	0	51	679	13.31
Polk.....	603	36	2	565	7,751	13.72
Pottawattamie.....	251	11	1	239	3,196	13.37
Poweshiek.....	89	0	1	88	1,180	13.41
Ringgold.....	59	3	0	56	712	12.71
Sac.....	79	3	1	66	836	13.42
Scott.....	310	14	0	296	3,964	13.46
Shelby.....	90	1	0	59	759	12.86
Sioux.....	37	3	0	34	1,112	13.24
Story.....	131	5	2	124	1,615	13.02
Tama.....	109	5	1	94	1,212	12.89
Taylor.....	80	3	1	76	1,006	13.24
Union.....	88	5	1	82	1,061	12.94
Van Buren.....	37	5	0	32	1,052	12.88
Wapello.....	130	4	0	176	2,408	13.68
Warren.....	93	3	0	90	1,200	13.33
Washington.....	103	4	1	101	1,337	13.24
Wayne.....	79	9	0	70	924	13.20
Webster.....	141	3	1	132	1,752	13.27
Winnebago.....	52	2	0	50	658	13.16
Winneshiek.....	106	3	0	103	1,365	13.25
Woodbury.....	317	11	0	306	4,133	13.51
Worth.....	46	6	0	40	544	13.60
Wright.....	80	2	1	77	1,027	13.24
Confederated Indian Tribes.....	6	0	0	6	60	10.00
State.....	10,602	432	50	10,120	\$134,277	\$ 13.27

Table III. Record of Per Capita Tax Collections

Counties	Total number of persons liable for payment of supporting per capita taxes, by counties, according to 1909 Census	1934—\$1.00 Tax		1935—\$2.00 Tax	
		Total receipts, by counties, received by state treasurer from county treasurers and direct from employers, as of June 30, 1935	Percentage of taxes due, by counties, actually paid into old age pension fund, as of June 30, 1935	Total receipts, by counties, received by state treasurer from county treasurers and direct from employers, as of Sept. 26, 1935, including penalties	Percentage of taxes due, by counties, actually paid into old age pension fund, as of Sept. 26, 1935
Adair.....	8,303	\$ 5,909	71.17	\$ 9,768.67	58.46
Adams.....	6,154	4,041	65.66	6,894.25	56.01
Allamakee.....	9,674	7,075	73.13	12,500.40	64.61
Appanoose.....	14,112	9,550	67.67	14,294.23	50.65
Audubon.....	6,739	5,217	77.42	8,718.91	64.69
Benton.....	13,408	10,843	80.87	19,555.15	72.92
Black Hawk.....	42,166	34,641	82.15	64,083.96	75.98
Boone.....	17,635	12,839	72.80	21,896.53	62.08
Bremer.....	10,088	9,292	92.57	17,582.32	87.55
Buchanan.....	12,061	8,906	73.89	16,007.10	66.41
Buena Vista.....	10,975	7,672	69.90	15,012.38	68.39
Butler.....	9,823	8,515	86.64	16,003.56	81.42
Calhoun.....	10,349	7,459	72.07	11,320.98	54.70
Carroll.....	12,319	10,103	82.01	17,068.92	69.28
Cass.....	11,831	8,768	74.11	14,228.64	60.13
Cedar.....	10,265	8,655	84.32	15,857.36	77.24
Cerro Gordo.....	22,120	17,885	80.85	28,264.89	63.80
Cherokee.....	10,979	7,456	67.91	11,067.08	53.13
Chickasaw.....	8,558	7,150	83.55	12,717.48	74.30
Clarke.....	6,297	4,661	73.86	7,298.43	57.95
Clay.....	9,360	6,861	73.30	12,765.57	68.19
Clayton.....	14,708	12,077	82.11	20,169.23	68.57
Clinton.....	27,787	19,521	70.26	31,281.33	56.29
Crawford.....	11,921	8,766	73.53	13,986.22	58.66
Dallas.....	15,067	10,988	73.07	17,869.63	59.42
Davis.....	6,763	5,589	82.64	8,229.49	61.29
Decatur.....	8,713	5,723	65.70	8,204.17	47.06
Delaware.....	10,414	8,213	78.80	14,732.97	70.93
Des Moines.....	24,685	17,341	70.25	28,129.23	56.98
Dickinson.....	6,317	4,620	73.14	8,259.97	65.38
Dubuque.....	36,095	23,445	63.89	37,063.52	51.32
Emmet.....	7,240	5,129	70.84	8,193.63	56.59
Fayette.....	16,963	12,765	75.80	21,482.90	63.39
Floyd.....	11,800	8,491	71.96	15,672.55	66.41
Franklin.....	9,282	7,084	82.78	12,587.63	67.81
Fremont.....	8,940	5,660	63.31	6,157.89	34.44
Greene.....	9,719	6,564	67.54	10,194.40	52.45
Grundy.....	7,888	6,496	82.88	11,746.57	74.93
Guthrie.....	10,161	6,713	66.07	10,249.97	50.44
Hamilton.....	11,989	7,467	62.54	13,358.64	55.95
Hancock.....	8,048	5,855	72.75	9,385.87	58.31
Hardin.....	13,419	10,308	76.82	17,123.87	63.80
Harrison.....	14,303	7,086	48.99	8,058.08	23.05
Henry.....	11,490	7,254	63.13	12,290.68	58.48
Howard.....	7,637	6,377	83.50	11,738.43	76.82
Humboldt.....	7,320	4,939	68.16	8,447.84	57.70
Ida.....	6,785	5,267	77.63	9,503.00	70.47
Iowa.....	10,214	8,172	80.01	14,045.24	63.75
Jackson.....	11,347	9,241	81.44	16,026.52	70.62
Jasper.....	19,356	16,222	83.81	24,901.14	64.32

TABLE III—Continued

Counties	Total number of persons liable for payment of supporting per capita taxes, by counties, ac- cording to 1930 Census	1934—\$1.00 Tax			1935—\$2.00 Tax		
		Total receipts, by counties, received by state treasurer from county treasurers and direct from em- ployers, as of June 30, 1935	Percentage of taxes due, by counties, actually paid into old age pension fund, as of June 30, 1935		Total receipts, by counties, received by state treasurer from county treasurers and direct from em- ployers, as of Sept. 28, 1935, including penalties	Percentage of taxes due, by counties, actually paid into old age pension fund as of Sept. 28, 1935	
Jefferson.....	10,063	7,178	71.40	12,487.79	62.11		
Johnson.....	19,276	16,115	83.60	26,193.06	67.94		
Jones.....	11,743	8,967	76.36	15,786.72	67.22		
Keokuk.....	11,774	9,249	78.55	14,363.12	61.00		
Kossuth.....	13,676	10,760	78.68	21,065.74	77.02		
Lee.....	26,494	17,026	64.26	26,002.01	49.07		
Linn.....	52,641	41,193	78.25	61,416.96	58.34		
Louisa.....	6,914	5,016	72.55	8,813.45	63.77		
Lucas.....	8,744	6,159	70.44	9,797.52	56.02		
Lyon.....	7,694	5,904	76.74	12,200.84	79.29		
Madison.....	8,755	6,164	70.41	9,338.18	53.33		
Mahaska.....	15,911	11,261	70.77	18,489.43	58.10		
Marion.....	15,226	9,979	65.54	14,769.98	43.50		
Marshall.....	20,711	15,519	74.98	25,923.24	62.58		
Mills.....	9,352	6,688	60.82	8,437.57	45.11		
Mitchell.....	8,176	6,676	81.65	12,400.59	75.84		
Monona.....	10,052	5,662	56.33	8,267.61	41.12		
Monroe.....	8,634	6,639	76.89	9,778.62	56.62		
Montgomery.....	10,236	6,892	67.00	11,369.70	55.27		
Muscatine.....	13,474	15,275	82.68	25,137.04	63.03		
O'Brien.....	10,431	7,613	72.82	13,953.78	66.72		
Oscoda.....	5,806	3,680	63.41	7,905.92	74.50		
Paga.....	10,072	9,727	90.52	16,733.95	52.07		
Palo Alto.....	8,547	6,152	73.70	9,589.24	57.44		
Plymouth.....	13,506	9,705	71.87	13,003.39	66.66		
Pocahontas.....	8,711	6,452	74.07	10,449.13	59.96		
Polk.....	109,740	68,865	68.33	106,625.46	49.03		
Pottawattamie.....	41,806	25,720	62.27	29,176.15	35.32		
Poweshiek.....	11,437	9,124	79.73	15,249.84	68.67		
Ringgold.....	6,994	4,472	63.94	7,569.32	54.12		
Sac.....	10,212	7,967	78.02	12,608.02	61.73		
Scott.....	49,738	34,183	68.67	54,885.51	55.12		
Shelby.....	9,248	7,389	79.90	11,896.40	64.33		
Sioux.....	12,087	10,794	89.43	18,243.87	69.72		
Story.....	13,664	11,974	64.16	21,133.35	56.75		
Tama.....	13,038	10,368	83.26	18,693.51	71.44		
Taylor.....	9,136	6,330	68.19	10,467.13	57.29		
Union.....	10,910	7,372	67.57	10,644.35	43.78		
Van Buren.....	7,950	6,113	76.89	9,308.23	58.54		
Wapello.....	25,077	19,384	77.30	30,239.90	60.29		
Warren.....	10,493	6,352	60.54	9,331.12	44.46		
Washington.....	12,171	9,590	78.79	17,190.01	70.62		
Wayne.....	8,440	5,243	62.12	7,922.26	46.93		
Webster.....	23,512	10,301	69.33	27,659.94	53.82		
Winnebago.....	7,221	5,533	76.62	10,107.06	69.38		
Winnebuck.....	12,836	11,122	86.65	19,214.60	74.85		
Woodbury.....	53,944	33,772	65.33	62,600.91	52.79		
Worth.....	6,321	4,437	70.19	9,110.00	72.06		
Wright.....	11,363	8,683	76.43	14,447.24	63.54		
Penalties.....		22.28					
State Totals.....	1,474,380	\$1,064,616.28		\$1,746,392.08			
Averages for State.....			72.21		59.22		

Table IV. Probable Increase of Aged Population

Age	Number of People at Each Age in 1930	Number of People at Each Age in 1935*	Number of People at Each Age in 1940*
65 or over.....	184,239	189,650	193,896
65.....	16,651	18,882	16,850
66.....	13,878	13,765	15,745
67.....	13,993	15,419	14,953
68.....	14,741	14,563	15,108
69.....	13,680	12,853	13,594
70.....	13,464	12,913	14,604
71.....	10,814	10,546	10,460
72.....	11,446	10,398	11,458
73.....	9,733	10,692	10,563
74.....	8,771	9,664	9,080
75.....	8,425	9,243	8,864
76.....	7,115	7,195	7,017
77.....	5,982	7,362	6,688
78.....	5,464	6,037	6,628
79.....	5,112	5,222	5,754
80.....	4,624	4,795	5,260
81.....	3,445	3,848	3,892
82.....	3,116	3,059	3,765
83.....	2,688	2,627	2,905
84.....	2,432	2,315	2,364
85.....	2,087	1,996	2,038
86.....	1,608	1,375	1,536
87.....	1,310	1,166	1,145
88.....	1,009	940	919
89.....	761	790	752
90.....	1,596	626	590
91.....		442	378
92.....		328	292
93.....		229	214
94.....	262	156	162
95.....		107	116
96.....		66	73
97.....		42	49
98.....	37	26	31
99.....		17	19
100.....		11	11
101.....		7	6
102.....	--	4	3
103.....		2	2
104.....		1	1
105.....		1	1
106.....		--	--

*Estimated.

The first column in the above table shows the number of people in Iowa at each age, 65 or over, according to the 1930 federal census. By projecting the 1930 population of Iowa according to the mortality rates for the various ages as given by the United States Life Tables, 1910, for five and ten years respectively, we get the estimated population for 1935 and 1940 in the elderly age group. Although this table may not be entirely accurate for such a projection, it is illustrative of the condition with which this state is confronted in that our older age groups are increasing quite rapidly and will continue to do so until

the population becomes stationary. Of course, this projection does assume that Iowa is not subject to immigration or emigration, or that the immigration exactly offsets the emigration. In any case, the emigration is probably not significant* under our present industrial conditions in so far as such a short period of projection is concerned.

Table V. Iowa Ratio Compared to that of Nation

The ratio of the number of people 65 years of age and over to the total population in both the United States and in Iowa is approaching that of a stationary condition as shown by the following table.

POPULATION AND NUMBER OF PEOPLE 65 YEARS OF AGE IN UNITED STATES AND IOWA*

Year	Total Population		Number of Persons 65 Years of Age and Over		Per Cent of Population 65 Years of Age and Over		
	U. S.	Iowa	U. S.	Iowa	U. S.	Iowa	Stationary
1890.....	62,622,250	1,911,896	2,417,288	77,953	3.86	4.08	9.07
1900.....	75,994,575	2,231,853	3,080,498	105,916	4.06	4.75	"
1910.....	91,972,266	2,224,771	3,949,524	129,151	4.29	5.81	"
1920.....	105,710,620	2,404,021	4,933,215	147,829	4.67	6.15	"
1930.....	122,775,046	2,470,939	6,633,805	184,239	5.40	7.46	"

*Data taken from *U. S. Census* and *U. S. Life tables 1910*.

The population of Iowa appears to be in somewhat more of a stationary condition than that of the United States, probably due to the fact that the population of Iowa is not so affected by immigration which is, for the greater part, made up of a younger class of people. Neither does Iowa have an influx of old people due to its climate. On the contrary, in the past, when financial conditions were more favorable, this factor would tend to cause some emigration.

Table VI. Receipt and Allowance of Applications

The following table indicates the rate with which investigations were filed in the state office and the total of assistance warrants (including funeral claims) issued, on order of the commission by the state comptroller, by months during the first year of the actual allowance of assistance under the operation of the law.

Period Ending	Total Number of Investigations Received in State Office Since Law Became Operative	Number of Investigations Received at State Office During Month	Number of Warrants Issued on the First of Each Month
October 1, 1934.....	only a few	only a few	none
November 1, 1934.....	8,664	nearly 8,664	2,727
December 1, 1934.....	17,536	8,872	4,065
January 1, 1935.....	23,429	5,898	6,061
February 1, 1935.....	29,542	6,113	7,469
March 1, 1935.....	34,399	4,857	8,523
April 1, 1935.....	37,973	3,574	8,239
May 1, 1935.....	41,125	3,152	8,398
June 1, 1935.....	43,266	2,141	10,246
July 1, 1935.....	45,299	2,083	10,263
August 1, 1935.....	46,799	1,500	10,681
September 1, 1935.....	47,759	960	11,598
October 1, 1935*.....	48,600	841	12,559

*Estimated.

In addition it is estimated that six thousand additional applications are in the hands of the various county boards and in due course, will be sent to the state office with investigations.

It is interesting to compare the rate of investigations received by the state office with that of other states, say New York. In the first four months of operation (1930), New York state with a little over twice as many people eligible, by age, as Iowa, had 37,891 investigations in their state office as compared to 23,429 investigations in the Iowa state office during a similar period of time. At the end of the first 10 months of operation in New York, a total of 66,991 applications had been received while the state office in Des Moines had received the investigations of 46,799 applicants. That is, Iowa had a much greater proportionate number of applicants for old age assistance in its initial period than did New York. This is more amazing when it is recalled that Iowa's age limit is 65 while that of New York is 70, after which latter age it is expected that a greater proportion of people are eligible for such assistance in that physical disabilities play a more important role.

This seems further to substantiate the hypothesis that a greater proportion of people eligible by age apply for such assistance during a time of depression such as has been experienced during the past few years.

Table VII. Old Age Assistance Commission Operating Expense

From the Beginning of the Department March 29, 1934, to July 1, 1935

EQUIPMENT:

Desks, chairs, filing equipment, typewriters, adding and calculating machines, accounting systems, books, devices, etc...\$12,334.85

SALARIES:

Including superintendent, regular and temporary employees and extra employees for typing tax receipts for remittances by employers 52,402.22

TRAVELING EXPENSE OF EMPLOYEES:

Mileage and hotel expense—not including salaries..... 1,811.58

COMMISSION EXPENSE:

Per diem, traveling expense and all other expenses of three commissioners 11,133.34

PRINTING:

Letter heads, envelopes, application and investigation blanks furnished to counties, handbooks, pamphlets and other instructive material 7,059.54

OFFICE SUPPLIES:

Accounting forms, typewriter ribbons, carbon paper, stencils, dextragraph supplies, paper, etc..... 1,192.04

POSTAGE:

On mailing of forms and other material to county boards, correspondence, etc., not including postage on monthly old age assistance warrants 4,374.74

FILING FEES:

Paid to county recorders for filing of liens under Section 16 of the old age assistance law prior to May 10, 1935..... 84.50

MISCELLANEOUS EXPENSES:

Sundry items not specifically set out in the foregoing; freight and express, telephone and telegraph service, etc.... 3,316.99

TOTAL EXPENSE of organization and operation of department including permanent equipment purchases.....\$93,709.80

APPROPRIATION from state's general fund for organization purposes by 45th General Assembly..\$10,000.00

ALLOCATED from old age pension fund for operating expenses with approval of state comptroller \$3,709.80

\$93,709.80

This statement covers the first 15 months of operation of the department and includes the first fiscal year.

Table VIII. County Expense for Investigations

Counties	Total compensation paid to investigators by counties, prior to July 1, 1935	Total mileage paid to investigators by counties, prior to July 1, 1935	Total amount of incidental expenses paid to investigators by counties, prior to July 1, 1935	Average cost per application by counties as of June 30, 1935, for investigation
Adair.....	\$ 537.49		\$ 6.80	\$ 2.10
Adams.....	171.00	\$ 160.80		1.49
Allamakee.....	546.00	52.40	14.00	2.61
Appanoose.....	(No report)			
Audubon.....	651.20	342.35	4.60	5.04
Benton.....	806.55	174.60		1.84
Black Hawk.....	807.70	240.45	126.79	1.02
Boone.....	717.50	495.12	26.46	2.26
Bremer.....	833.00	273.90	3.00	4.30
Buchanan.....	756.00	58.50	4.50	2.29
Buena Vista.....	700.00	140.37	18.14	3.80
Butler.....	692.75	313.15		3.10
Calhoun.....	838.00	165.17	28.28	2.98
Carroll.....	885.00	215.35		3.79
Cass.....	504.50	22.00		1.40
Cedar.....	636.00	409.55		3.61
Cerro Gordo.....	(No report)			
Cherokee.....	(No report)			
Chickasaw.....	527.00	172.00		2.14
Clarke.....	198.00	67.20	15.68	.99
Clay.....	(No report)			
Clayton.....	823.35		28.40	2.06
Clinton.....	2,607.64	766.50		3.50
Crawford.....	(No report)			
Dallas.....	750.00	809.50		3.47
Davis.....	272.50	43.40		.98
Decatur.....	479.35	512.74	33.04	1.78
Delaware.....		241.63		1.16
Des Moines.....	2,082.00	7.20		2.70
Dickinson.....	357.25	165.05	16.35	2.30
Dubuque.....	1,489.57	381.25		2.53
Emmet.....	346.50	106.90	34.50	3.17
Fayette.....	507.00	256.11	2.24	1.85
Floyd.....	(No report)			
Franklin.....	417.00			1.77
Fremont.....	508.00	39.00		1.51
Greene.....	339.10	203.20		1.86
Grundy.....	(No report)			
Guthrie.....	(No report)			
Hamilton.....	(No report)			
Hancock.....	375.00	200.00	25.00	3.33
Hardin.....	976.00	209.65	123.36	3.51
Harrison.....	531.00	274.00		1.62
Henry.....	724.00	253.80		2.25
Howard.....	263.50	61.15	18.05	1.57
Humboldt.....	285.65	45.60	9.06	1.75
Ida.....	401.00	1.35		2.14
Iowa.....	614.65	275.40		2.88
Jackson.....	765.36	278.40		2.69
Jasper.....	499.50			.78
Jefferson.....	396.00	42.35	1.18	1.13
Johnson.....	1,253.37	53.79		2.56
Jones.....	737.00	334.95		3.43
Keokuk.....	1,368.00	99.80	24.10	2.85
Kossuth.....	187.75	95.50	50.35	1.70

TABLE VIII—Continued

Counties	Total compensation paid to investigators by counties, prior to July 1, 1935	Total mileage paid to investigators by counties, prior to July 1, 1935	Total amount of incidental expenses paid to investigators by counties, prior to July 1, 1935	Average cost per application by counties as of June 30, 1935, for investigation
Lee.....	969.00	108.00	-----	1.06
Linn.....	3,179.47	1,229.75	-----	2.68
Louisa.....	(No report)	-----	-----	-----
Lucas.....	566.35	-----	12.59	1.33
Lyon.....	562.00	-----	7.85	2.50
Madison.....	(No report)	-----	-----	-----
Mahaska.....	952.90	187.28	-----	1.52
Marion.....	974.50	258.30	-----	1.71
Marshall.....	(No report)	-----	-----	-----
Mills.....	775.00	-----	-----	2.59
Mitchell.....	(No report)	-----	-----	-----
Monona.....	900.00	-----	-----	2.06
Monroe.....	316.96	49.86	-----	.87
Montgomery.....	509.00	140.90	-----	1.96
Muscatine.....	1,404.00	184.85	-----	2.76
O'Brien.....	(No report)	-----	-----	-----
Osceola.....	168.00	52.20	19.76	2.10
Page.....	477.75	216.30	-----	1.22
Palo Alto.....	687.46	147.40	2.76	3.40
Plymouth.....	909.00	-----	-----	4.64
Pocahontas.....	454.50	302.00	72.91	3.72
Polk.....	2,959.34 (1)	-----	-----	.89
Pottawattamie.....	748.00	374.92	-----	.87
Poweshiek.....	445.82	37.75	8.00	1.14
Ringgold.....	441.00	164.50	43.28	2.23
Sac.....	(No report)	-----	-----	-----
Scott.....	1,263.67	229.10	-----	1.25
Shelby.....	537.75	134.30	-----	2.75
Sioux.....	966.00	-----	5.00	3.84
Story.....	890.80	333.00	8.16	2.41
Tama.....	734.00	478.02	-----	3.21
Taylor.....	427.92	325.15	.70	1.87
Union.....	690.66	291.00	221.64	3.89
Van Buren.....	(No report)	-----	-----	-----
Wapello.....	1,522.50	574.29	-----	1.90
Warren.....	(No report)	-----	-----	-----
Washington.....	1,085.65	105.35	-----	2.88
Wayne.....	330.75	218.30	12.35	1.26
Webster.....	(No report)	-----	-----	-----
Winnebago.....	(No report)	-----	-----	-----
Winneshiek.....	755.00	198.55	-----	5.15
Woodbury.....	(No report)	-----	-----	-----
Worth.....	433.00	93.25	14.10	4.32
Wright.....	1,222.10	-----	-----	3.34
State average.....	-----	-----	-----	\$ 2.07

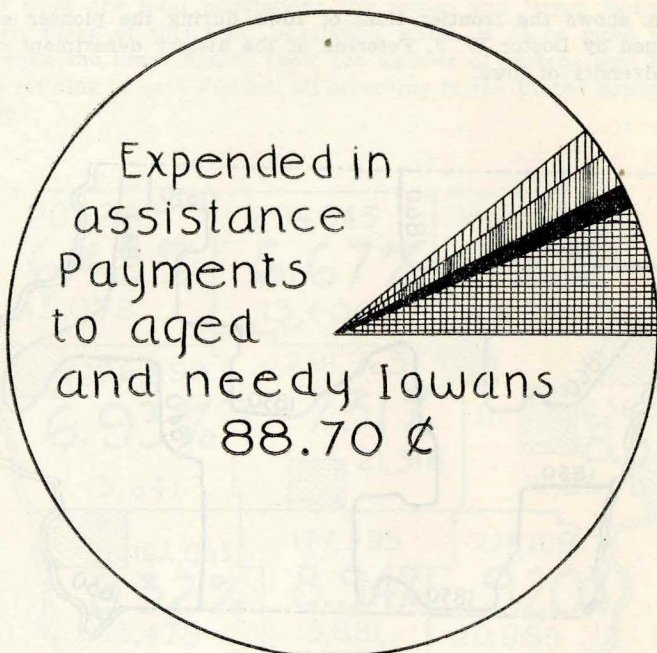
¹Mileage or traveling expenses in Polk were not reported.





Table IX. How Funds from \$1 Per Capita Tax Were Used

Total pension fund as collected in \$1 taxes to		
June 30, 1935.....		\$ 1,064,594.00
Allocated and expended in operating expenses.....	83,709.80	
Expended for assistance payments.....	944,283.00	
Expended for funeral claims.....	21,535.69	
Reserved for anticipated funeral claims and as-		
sistance contingencies	15,065.51	
		<hr/>
	\$ 1,064,594.00	\$ 1,064,594.00

These amounts cover the first 15 months of operation of the department and include the first full fiscal year ending June 30, 1935. Assistance payments began November 1, 1934.

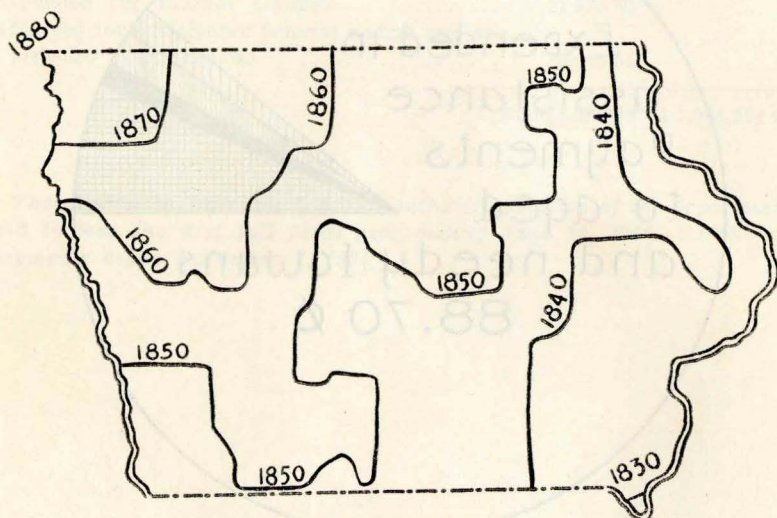
Use of "Pension" Fund 1934 Tax Dollar



-  Expended in State operating expenses, 6.70 %
-  Expended for furniture and equipment, 1.16 %
-  Expended for funeral claims 2.02 %
-  Reserved and unexpended for funeral claims and assistance 1.42 %

Distribution of Aged Follows Frontier Lines

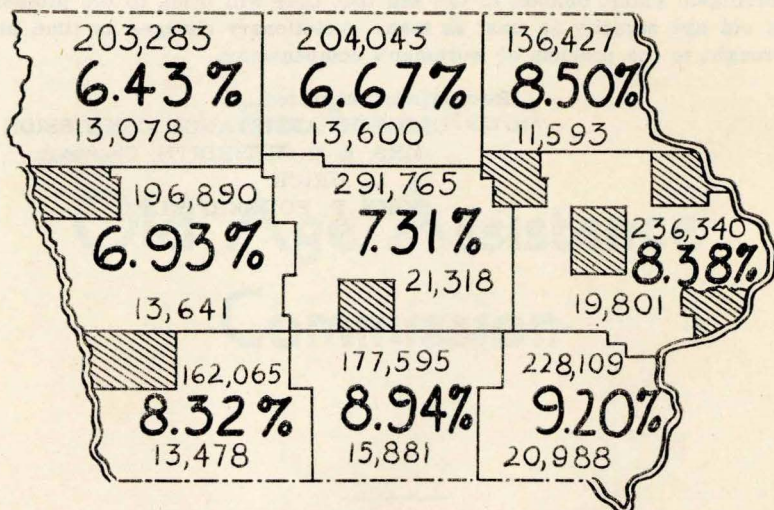
Map A shows the frontier lines of Iowa during the pioneer era as ascertained by Doctor W. J. Peterson of the history department of the state university of Iowa.



Map A

Beginning in 1830, the frontier was in Lee county and but a short distance inland from the junction of the Des Moines and Mississippi rivers. The map shows the trend of the frontier was northwest and to shift finally into the southeast corner of the Dakotas by 1880. The noteworthy exception to the northwestern movement of the frontier is the north and east trend before 1850 in southwestern Iowa, beginning in Fremont county and reaching to the northeast, until parts of Woodbury, Crawford and Carroll had been settled in 1860.

Map B shows the distribution of population in Iowa, *excluding the more nearly urban counties of 60,000 inhabitants or more.* The upper figures show the total population; the center and larger figures show the percentage of this total population which is 65 or more years of age; while the lower figures show the number of persons past 65 years of age residing in each district, all according to the United States census of 1930.



Map B

It is interesting to note that the older regions of the state, from the standpoint of settlement, have a greater percentage of elderly persons than the regions settled 10, 20, 30 or 40 years later.

From the southeastern corner of Iowa to the northwest and, to a lesser degree, from the southeast district to the north and east, the percentage of persons past 65 years of age to the total population, becomes less and less.

Thus the distribution of Iowa's aged population follows the frontier lines of the pioneer era.

Better Understanding of Problem

It is hoped and expected that this report will give the general public a better understanding of the problem; and a basis for the building of an intelligent public opinion to the end that time will bring to the problem of old age security at least as many evolutionary changes as time has brought to the problem of workmen's compensation.

Respectfully submitted,

OLD AGE ASSISTANCE COMMISSION

MRS. E. R. MEREDITH, Chairman

A. L. URICK

JOHN F. PORTERFIELD