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J. P. Johansen

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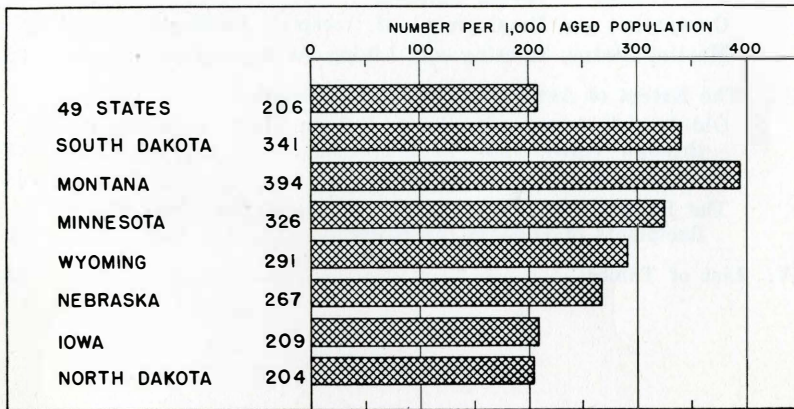
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Social and Economic Circumstances of Accepted Applicants for Old-Age Assistance In South Dakota, 1936-1937

By John P. Johansen



Recipients of Old-Age Assistance per Thousand Population 65 Years of Age and Over in South Dakota and Surrounding States, January, 1938

Department of Rural Sociology

The Agricultural Experiment Station of South Dakota State College of Agriculture and Mechanic Arts, Brookings, South Dakota, Cooperating with South Dakota Works Progress Administration, Mitchell, S. D.

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Social and Economic Circumstances of Accepted Applicants for Old-Age Assistance In South Dakota, 1936-1937

By John P. Johansen¹

Introduction

The Old-Age Assistance Program in South Dakota and Surrounding States, January, 1938.—In January, 1938, according to a report published by the Social Security Board, there were 14,265 recipients of old-age assistance in South Dakota. They constituted 340 per thousand of the estimated population 65 years of age and over. In other words, somewhat more than one-third of the aged population were receiving this kind of public assistance. This was a larger proportion of the aged than was found in any of the surrounding states except Montana. In that state, as shown by Table 1, the proportion was 394 per thousand, or practically four of every ten aged. In most of these states, the number of recipients had reached an almost stable level. In South Dakota, however, the number of recipients was still on the increase, as shown by data for February, March and April, 1938.

The totals reported for the United States, as given in Table 1, represent about 50 jurisdictions (states, territories and the District of Columbia), 41 of which have had old-age assistance programs for a year or longer so that they were well beyond the period of initial rapid growth of the program. While the average for the country as a whole, 206 per 1,000 estimated population aged 65 and over, is still increasing from month to month, it is much smaller than the corresponding ratios for most of the North West states, except Iowa and North Dakota. Only five states: Oklahoma, Utah, Colorado, Texas and Montana had a larger proportion than South Dakota of needy aged receiving this form of assistance in January, 1938, according to the report of the Social Security Board.²

1. Acknowledgements.—This study was made possible through the cooperation of the state and federal Works Progress Administration, the former South Dakota Public Welfare Commission, and the Department of Rural Sociology of the State College of Agriculture. The Works Progress Administration financed the larger share of the project, known as "The Survey of the Aged," and designated W.P.A. Project No. 2186 carrying O.P. No. 165-74-6999 and W.P.A. Project No. 2564 carrying O.P. No. 465-74-3-22, in order to provide employment for needy professional educational and clerical persons. The supervision of the study and the cost of writing and publishing the manuscript were provided for by the South Dakota Agricultural Experiment Station.

The author wishes to acknowledge his indebtedness to Professor W. F. Kumlien, State Supervisor of Rural Research, upon whose initiative the project was first planned and proposed; to M. A. Kennedy, Works Progress Administrator and former Public Welfare Commissioner, whose interest and cooperation made the project possible. Grateful acknowledgement is also made for the services rendered by Robert L. McNamara who organized the field survey work and by Zetta Bankert and Frederic Witcher who had direct charge of the editing and tabulating of the data. Full responsibility for the conclusions and general contents of this bulletin rests with the author and not with the cooperating persons and agencies.

2. Social Security Board, Washington, D. C., *Public Assistance: Statistics for the United States for January 1938*, pp. 14, 12-15.

In April, 1938, the latest issue of *Public Assistance* published by the State Department of Social Security indicated that 15,539 individuals received old-age assistance grants which amounted to over \$300,000. The average payment per recipient was \$19.33, a considerable increase per average allowance since January, 1938.³ Since further increases may be expected both in the number of recipients and in the average payment, the average cost of old-age assistance is likely to be well above \$300,000 per month, or more than \$3,600,000 for the ensuing year. Although one-half of this amount will be borne by the federal government, it is easily seen that the cost of old-age assistance is one of the largest fiscal problems of the state.⁴ Present expenditures come close to reaching the limits fixed by legislative appropriation for this purpose, namely \$2,000,000 per year. Besides, while adequate so far, the revenues from taxes imposed for this purpose may fall short of meeting the need.

TABLE 1.—Old-Age Assistance in South Dakota and Surrounding States, January, 1938

State	Number of Recipients of Assistance	Amount of Obligations Incurred	Average Payment per Recipient	Recipients per 1,000 estimated population aged 65 years and over
Total, United States	1,608,780	\$31,367,388	\$19.50	206
South Dakota	14,265	263,152	18.45	341
North Dakota	7,340	123,953	16.89	204
Nebraska	25,909	438,967	16.94	267
Iowa	45,440	898,803	19.78	209
Minnesota	62,832	1,238,762	19.72	326
Montana	11,671	238,284	20.42	394
Wyoming	2,840	60,259	21.22	291

Source: Social Security Board, Washington, D. C., *Public Assistance, Statistics for the United States for January, 1938*, p. 14.

The Significance of the Facts Concerning Old-Age Assistance.—To the aged recipients of assistance, the program affords greater social security by assuring a minimum income and standard of living during the remaining years. To relatives of the aged it means a considerable easement of the burden of care for the aged so that the needs of the immediate family and the children can be more adequately met. To the public welfare administrator it involves the responsibility of taking care that all needy and eligible applicants for this type of assistance receive it. The administration of old-age assistance therefore involves a careful investigation to determine whether the applicant is needy and eligible, and whether legally responsible relatives, and others, are able and willing to assist the applicant. Beyond this procedure to establish need and eligibility—both of which are reascertained from time to time—the social worker seeks to help the aged person to adjust himself in the most suitable way to his family and social environment, and to enlist the social

3. South Dakota Department of Social Security, Pierre, South Dakota, *Public Assistance Statistics*, April 1938, pp. 10, 17.

4. The annual cost of old-age assistance to the state will exceed the total annual expenditures of the state charitable and penal institutions which were maintained in 1936 at a total cost of \$1,117,498. It will also surpass the annual cost of maintaining the state educational institutions—the university, the college of agriculture, the school of mines, the three normal schools, and the board of regents which in 1936 reached approximately \$1,482,575, exclusive of federal funds granted for the financing of agricultural extension and experiment work.

resources of the community—churches, welfare organizations, health services—on his behalf.

While one should be mindful of all of these aspects of the program, the larger general significance of the facts disclosed by this study should receive due emphasis. In the first place they serve as an index of the extent of poverty, need and dependency among the aged in an agricultural frontier state hardly 50 years old as a member of the union. Secondly, they present a volume of evidence to the effect that the family and the local community have both been so changed by the mobility of the people as individuals and by the rapid aging of the population as a whole, that these two traditional sources of support of the aged dependent are no longer capable of discharging this responsibility. In the third place, the

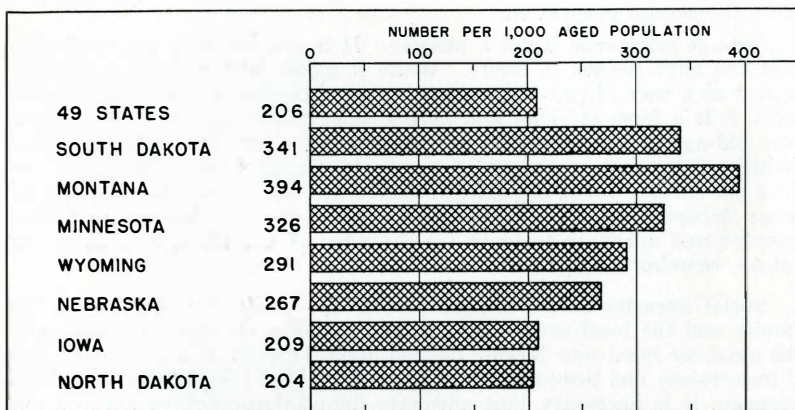


Fig. 1.—Recipients of Old-Age Assistance per Thousand Population 65 Years of Age and Over in South Dakota and Surrounding States, January 1938.

study implies a challenge to all responsible citizens, public welfare administrators and government authorities that not only shall such need and mal-adjustment be alleviated but also forestalled and anticipated, as far as possible, by intelligent public measures. Needs that were narrow and parochial a century ago are now interwoven with the well-being of the nation. The problem of preventing want in old age is plainly national in area and dimensions.⁵

Poverty and dependency in old age have heretofore commonly been thought of as concomitants and results of urban conditions of life. Social legislation for old-age assistance and pensions was first enacted in highly industrialized and urbanized countries and states. "The worker's living comes for his job; yet his life is likely to outlast the skills which he can market. Neither wages or savings can be depended upon to protect him against want in old age. The way of individual provision is beset with too many perils for safety."⁶ Thus, the *First Annual Report of the Social*

5. Social Security Board, Washington, D. C., *Second Annual Report, 1937*, p. 8. The last two sentences embody almost verbatim the language of the Supreme Court opinion which affirmed the constitutionality of titles II and VIII of the Social Security Act, May 24, 1937, written by Mr. Justice Cardozo in the case of *Helvering v. Davis*, 301 U. S. 619.

6. Social Security Board, Washington, D. C., *First Annual Report, 1936, Foreword*, p. VI.

Security Board puts the case for old-age benefits or annuities. The question is: How may old-age security be provided for the farming population when the harvest of the years is inadequate?

South Dakota is one of the most rural and agricultural states of the union. Yet, we showed in Bulletin 318 that the largest cities of the state have the lowest ratios of old-age dependency and that the most rural counties (including village, hamlet, farm and ranch population) have the highest ratios. Furthermore, we find in this study that about 70 per cent of all male applicants gave their usual occupation as farming, and that more than 50 per cent of all open country applicants have had 45 years or more of farming experience. Comparatively few of the needy aged were born in the state; in the newer parts of it they are the rear-guard of the original settlers; in the older parts, they are more often the second generation.

Old-age assistance is not a pension. It is granted only upon evidence that the aged person is needy. While it meets with general public approval as a way of providing a minimum of income and security for the aged, it is a form of relief and hardly more than that. It does not prevent old-age dependency. To provide insurance for old age is the intent of other titles and provisions of the Social Security Act. Since this act does not cover persons engaged in agriculture or in domestic and several other occupations and employments, the larger problem of providing genuine and adequate security for the aged of the state, now or in the future, remains to be solved.

Social Security as a Function of Society.—Instead of relying on the family and the local community for the material elements of support of the aged, we must now largely depend upon the state and the nation. But if uncertainty and insecurity is to be removed from this state-and-federal program it is necessary that adequate financial support be assured and that the program obtain a full endorsement by the citizenry. The elements that enter into the making of social security range all the way from very concrete economic means of support to the most subtle social-psychological influences and measures. The aged do not live by bread alone. This study reveals that thousands of the dependent aged are frail and infirm, dispossessed of property and income, widowed and lonely. One-fifth of them live alone, either from choice or necessity. The churches especially are in position to minister to these aged by appropriate services in recognition of their life contributions; by the pastor's home visits and mediation in special cases of need; and by the building and supporting of homes for the aged.

The depression has taught us that adequate employment is a blessing and that useful and secure employment is one of the main props of the individual's happiness and self-respect. Certainly it is unwise to force the retirement of the aged into inactivity. For decades to come, the proportion of aged dependents in relation to the producing employed population from 21 to 64 years of age will be on the increase. Imperative social, spiritual and economic reasons urge that the best possible opportunities for useful activities or interesting hobbies should be found for them. The aged should be encouraged in maintaining and developing gardens, poultry, food-canning, manual arts, knitting, sewing, weaving and other projects and enterprises. In regard to these the community can do much in furnishing expert advice and leadership.

Increased attention and facilities need to be devoted to better medical care of the aged. Such a program would involve dietary, clinical and hospital care, as well as nursing services and home care. This study presents in Tables 2 and 4 the extent to which the aged need such services with or without obtaining them. The report of the Committee on the Cost of Medical Care demonstrated that the health needs of a large part of the general population are not met as they should be. It is not surprising, therefore, that the situation among the infirm and aged dependents of this study is what it is. Basically, the problem is to provide more adequate health services and facilities for the whole population, regardless of dependency and age; but discussion of this problem lies beyond the scope of this inquiry.

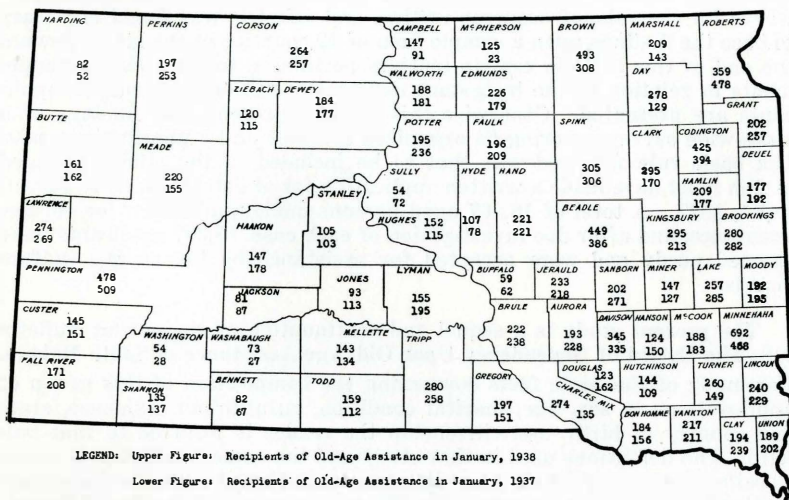


Fig. 2.—Recipients of Old-Age Assistance in January 1937 and January 1938 According to County of Residence.

At the present time, medical care and relief is met only within certain limits by the old-age assistance program. The average allowance for medical purposes granted recipients in Brookings county is approximately \$16 per year. If the cost of treatment, care, diet and other needs of the applicants go beyond what the department will allow—within the \$30 maximum monthly grant—the needy person must apply to the county authorities.⁷ The social security staff members and field investigators can readily be of great assistance to the aged by referring those applicants who are the victims of the most necessitous health problems to the doctors, nurses and public health officers of the community. In the larger urban communities it is also possible that the Works Progress Administration may be able to organize projects which will provide housekeeping services for the needy aged.

7. South Dakota State Department of Social Security, **Manual of Instructions**, July 1, 1937, page A-10. "Expenses of chronic ailments, the cost of which can be computed with reasonable accuracy shall be budgeted, but hospitalization shall be cared for by other agencies."

The Scope of This Study.—In view of the dimensions of old-age assistance as a social-economic problem and seeing also that the program affects the welfare of thousands of families in the state and beyond its borders, this study of the social and economic circumstances of accepted applicants for old-age assistance during the months of October, November and December, 1936, and January, 1937, comes to have an especial meaning and warrant. It is based upon data concerning 15,397 aged individuals who made application for old-age assistance during the first four months of South Dakota's old-age assistance program and whose applications were approved for grants by the county welfare boards either before January 31, 1937 (13,560 applicants) or after that date but before the closing of the survey in each county (1,837). This number of accepted applicants appears in all the tables of this bulletin except in those cases where for the sake of economy of time and effort it was found necessary to base the findings upon a sample area of 12 counties of the state. Toward the end of this bulletin certain matters pertaining to the living arrangements in relation to the budgetary deficiency of Brookings county applicants are presented. Otherwise this bulletin presents the findings of a state-wide survey covering 64 organized counties and 5 unorganized ones. The basic rule followed was that to be included in the study the aged person must have made a written application for assistance prior to February 1, 1937. A total of 18,267 aged persons made application for old-age assistance, and after due investigation of each case, 15,397 applicants were deemed needy and were accepted for assistance by the county welfare boards.

The present study is a sequel and continuation of the earlier Bulletin 318: **The Extent of Dependency Upon Old-Age Assistance in South Dakota.** For many of the basic facts concerning the composition of this group of applicants as to sex, age, marital condition, rural-urban residence, state and country of birth, and citizenship the reader is referred to that bulletin. The definitions used in that study and the same fundamental cross-classification of applicants according to sex and rural-urban residence are retained in the present report. For the requirements of the Social Security Act and the conditions of eligibility established by the South Dakota old-age assistance plan, the reader should consult Bulletin 318 or the references cited in it.

Definitions of Rural and Urban Residence Groups.—As used in this study, "open country" territory includes farms and villages having a population of less than 50 inhabitants. In the place of this concept, the Federal Census employs the term "rural-farm", which, in general, includes the population living on farms. Where we use the term "village", the Federal Census uses the term "rural-nonfarm". This includes the population of all incorporated and unincorporated places having less than 2,500 inhabitants, but in the usage of the census it does not include the population living on farms within the corporate limits of such villages. In this study, however, it was not possible to isolate farm from nonfarm residents. Among applicants there were some who resided in open country territory but who were not farmers and there were also some who lived on farms within the corporate limits of villages and towns and were grouped with rural-nonfarm applicants. The number of the first class would probably offset the number of the second.

Town applicants include those residing in urban incorporated places having a population from 2,500 to 4,999 in 1930. City applicants are those residing in urban incorporated places having a population of 5,000 or more in 1930. The urban centers and counties of South Dakota are shown in Figure

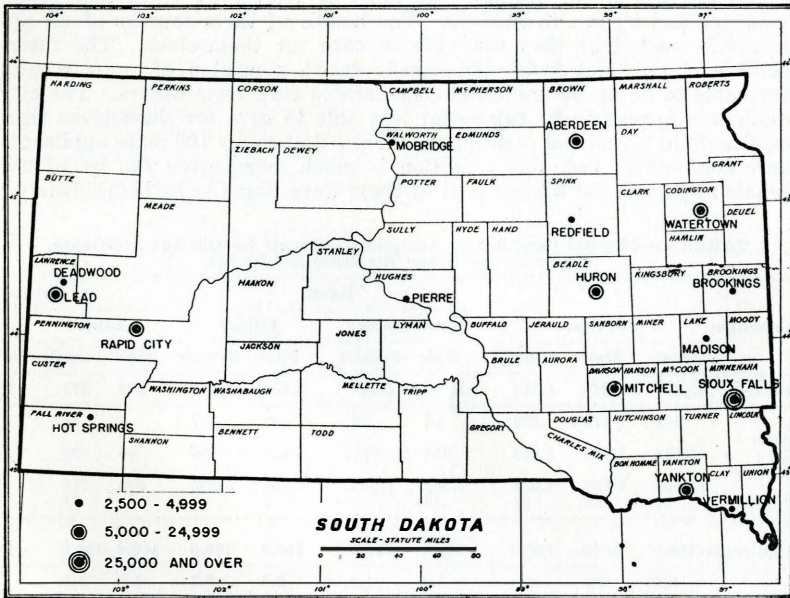


Fig. 3.—Urban Centers and Counties of South Dakota, 1930.

Method of Presentation.—This bulletin presents its findings through some 40 tables, accompanied by six diagrams. The data of the tables are of two kinds: the absolute figures and the relative figures. Both of these kinds of facts have value and significance. Some people are more interested in the absolute figures pertaining to their city or county because of the exactness with which they indicate the extent of assistance; but the administrator or statistician who wishes to make comparisons will probably attach equally great value to the percentages, ratios, averages, and medians. The absolute and relative figures both have their limitations; they are best understood as being complementary to each other, and both series are given in the tables. While the tables present the most detailed facts, they do not speak for themselves. Interpretation is necessary to explain them and to point out the more important facts and relationships. Statistics record phenomena; they do not explain them.

Social And Economic Circumstances Of The Aged Dependent

Health, Disabilities and Medical Care.—The physical condition of accepted applicants for old-age assistance is shown by rural and urban residence and by sex in Table 2. The health of three-fourths of all applicants is such that they are able to care for themselves. The intermediate class, "Not bedridden—needs care", consisted of persons who were able to be up but required considerable care from others. The city applicants appear to be somewhat less able to care for themselves than applicants in towns and rural places. While 2 of every 100 male applicants were confined in bed, this condition is much more often the lot of the female applicant, for 3.5 per cent of them were found to be bedridden.

TABLE 2.—Physical Condition of Accepted Applicants for Old-Age Assistance,
By Rural and Urban Residence and by Sex

Physical Condition	Rural								Urban			
	The State			Open Country		Village		Town		City		
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
All Applicants	15,397	8,849	6,548	3,719	2,209	3,653	3,068	396	374	1,081	897	
Bedridden	402	173	229	51	89	92	97	6	11	24	32	
Not Bedridden— Needs Care	3,574	1,916	1,658	751	571	799	756	95	97	271	234	
Able to Care for Self	11,369	6,730	4,639	2,903	1,548	2,755	2,206	295	265	777	620	
Not Ascertained	52	30	22	14	1	7	9	--	1	9	11	
Per Cent All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Bedridden	2.6	2.0	3.5	1.4	4.0	2.5	3.2	1.5	2.9	2.2	3.6	
Not Bedridden —Needs Care	23.2	21.7	25.3	20.2	25.9	21.9	24.6	24.0	25.9	25.1	26.1	
Able to Care for Self	73.8	76.0	70.9	78.0	70.1	75.4	71.9	74.5	70.9	71.9	69.1	
Not Ascertained	0.3	0.3	0.3	0.4	--	0.2	0.3	--	0.3	0.8	1.2	

TABLE 3.—Type of Medical Care Received by Accepted Applicants for Old-Age Assistance at the Time of
Application, by Rural and Urban Residence and by Sex.

Type of Care	Rural								Urban			
	The State			Open Country		Village		Town		City		
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
All Applicants	15,397	8,849	6,548	3,719	2,209	3,653	3,068	396	374	1,081	897	
None	10,451	6,162	4,280	2,642	1,446	2,555	2,062	271	235	694	546	
Physician	4,381	2,356	2,025	921	681	985	910	119	130	331	304	
Hospital or Clinic	84	59	25	28	10	24	15	--	--	7	--	
Other Type of Care	419	242	177	120	62	73	67	6	8	43	40	
Not Ascertained	62	30	32	8	10	16	14	--	1	6	7	
Per Cent All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
None	67.9	69.6	65.5	71.0	65.4	69.9	67.2	68.4	62.8	64.2	60.9	
Physician	28.5	26.6	30.9	24.8	30.8	27.0	29.7	30.1	34.8	30.6	33.9	
Hospital or Clinic	0.5	0.7	0.4	0.8	0.5	0.7	0.5	--	--	0.6	--	
Other	2.7	2.7	2.7	3.2	2.8	2.0	2.2	1.5	2.1	4.0	4.4	
Not Ascertained	0.4	0.3	0.5	0.2	0.5	0.4	0.4	--	0.3	0.6	0.8	

Table 3 shows the number of accepted applicants for old-age assistance, classified according to residence and sex, who received medical care at the time application was made. Only one-third of the applicants received any form of medical supervision or other health care. The other two-thirds, 69.6 per cent of all male applicants and 65.5 per cent of all female applicants, received no medical care, and only 0.5 per cent of all applicants were receiving hospital or clinical treatment. According to the returns, 34 men and 14 women had received hospital treatment; 25 men and 11 women had been served by clinics.

The proportion of aged persons under medical care increases as we go from rural to urban centers and is highest in the city, where 36 per cent of the male applicants and 39 per cent of the female applicants receive some form of medical care. This trend reflects not so much the more healthful living conditions of rural life as it does the better and more easily available facilities for medical care in the towns and cities. The proportion of female applicants under care of physicians is uniformly higher than that for male applicants. On the other hand, the proportion of male applicants receiving hospital or clinical care is greater than that for female applicants in both rural and urban areas.

TABLE 4.—Accepted Applicants for Old-Age Assistance During the Period October, 1936, through June 30, 1937, Classified According to Physical Condition and Type of Medical Care or Supervision at the Time of Application

Medical Care or Supervision	Number of Individuals Accepted for Old-Age Assistance with Specified Physical Condition			
	Total	Bedridden	Not Bedridden But Requiring Considerable Care From Others	Able To Care For Self
Total	15,109	351	2,085	12,673
None	11,500	70	1,049	10,381
Under Individual Physician	3,405	254	966	2,185
In Hospital	48	16	18	14
In Clinic	53	2	24	27
Under Care of Other Type of Practitioner or Agency	103	9	28	66
Per Cent:				
Total	100.0	100.0	100.0	100.0
None	76.1	19.9	50.3	81.9
Under Individual Physician	22.5	72.4	46.3	17.2
In Hospital	0.3	4.6	0.9	0.1
In Clinic	0.4	0.6	1.2	0.2
Under Care of Other Type of Practitioner or Agency	0.7	2.6	1.3	0.5

This table is based upon data compiled by, and furnished us through the courtesy of, the South Dakota State Department of Social Security, Pierre, South Dakota.—The basic number of applicants, 15,109, differs therefore slightly from the one otherwise used in this study; namely, 15,397.

To what extent did those who were bedridden and those whose health was so frail as to require considerable care from others receive the services of physicians or care in hospitals and clinics? A set of answers to this question appears in Table 4 which is based upon data furnished us through the courtesy of the South Dakota State Department of Social Security. Of those who were bedridden almost 20 per cent received no medical, hospital, or clinical care; about three-fourths of this group, or 72.4 per cent, were under care or supervision of individual physicians. About half

(50.3 per cent) of the frail and somewhat disabled group received no medical care. Lastly, of those who stated that they were able to care for themselves and who, presumably, were without serious ailments or disabilities, more than four-fifths (81.9 per cent) received no medical care or treatment. The phrase "at the time of application" is admittedly indefinite, but should be interpreted as the equivalent of "within the past year".

The substance of this table, therefore, is to the effect that very large numbers of these aged persons fail to receive the medical care they need. This is deplorable. For, while the disabilities of these aged men and women are caused mainly by chronic and degenerative diseases which are too far advanced to be cured or prevented, certainly a very large part of the suffering which the disabilities and ailments of the aged bring on, could be alleviated by medical treatment. Furthermore, medical visitation and supervision of those who are judged to be able to care for themselves would reveal the presence of a considerable number of incipient and fairly advanced disabilities and diseases. Too often, people fail to distinguish between sickness and senescence; they attribute to the latter what is really due to the former. Competent medical diagnosis would indicate that all too often those under 70 who are disabled and infirm owe their condition more to illness than to age.⁸

The Mobility of the Aged.—Four-fifths of the accepted applicants, 78.9 per cent, made no moves or changes of residence during the last nine years prior to application. Open country applicants, who are mainly though not entirely farm residents, show naturally less mobility than the other classes. In a general way the state-wide figures indicate that mobility of the aged increases as one passes from the open country to the village, town and city applicants. Villages, in agreement with the observation that they are so largely the places of retirement of aged farm people, have a larger proportion of their applicants who have moved from within the county than town or city groups. This is true partly because they draw relatively smaller numbers from within the state or from adjoining states than the larger towns and cities. Close to 5 per cent of the accepted applicants in Sioux Falls, the largest city of the state, had moved there from adjoining states during the nine years.

The situation in each county varies according to a number of factors, such as the nature of the agricultural situation during recent years, the size and desirability of the villages as places of residence as compared with the larger cities, the importance of the county seat in the general scheme of things, and the racial composition of the population. How these factors influenced the movement of the aged is shown in Table 6, which gives the figures for Turner, Hand, Corson and Haakon counties. In the drouth-stricken interior Hand county, which has no cities with a population of 2,500 or more, between one-fourth and one-fifth of the village applicants have moved to their present residence during the last nine years. The mobility of the aged in that county is much higher than for the state as a whole. Unfortunately, we do not have any data for the aged who left the state during the period.

Corson county has also been adversely affected by drought, grasshoppers, and crop failures. Yet the reason for the marked lack of mobility

8. The state of New York, Department of Social Welfare, *A Study of the Medical Needs of Recipients of Old Age Assistance in New York City in 1934*, p. 10 and passim.

APPLICANTS FOR OLD-AGE ASSISTANCE IN S. D. 13

TABLE 5.—Types of Movement in Change of Residence Made by Accepted Applicants for Old-Age Assistance During the Last Nine Years Prior to Application, by Rural and Urban Residence and Sex

Types of Moves	Rural												Urban			
	The State			Open Country				Village		Town		City				
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female					
All Applicants	15,397	8,849	6,548	3,719	2,209	3,653	3,068	396	374	1,081	897					
No Moves	12,148	6,907	5,241	3,012	1,849	2,821	2,448	287	286	787	658					
Within the County	1,258	734	524	234	141	382	294	38	25	80	64					
Within the State	1,480	895	585	353	172	331	251	51	38	160	124					
From Adjoining State to S.D.	310	194	116	81	31	73	45	8	13	32	27					
From Non-adjoining State to S.D.	190	113	77	35	14	44	28	12	12	22	23					
From Foreign Country to S.D.	4	2	2	1	1	1	--	--	--	--	1					
Not Ascertained	7	4	3	3	1	1	2	--	--	--	--					
Per Cent All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0					
No Moves	78.9	78.0	80.0	81.0	83.7	77.2	79.8	72.5	76.5	72.8	73.4					
Within the County	8.2	8.3	8.0	6.3	6.4	10.4	9.5	9.6	6.6	7.4	7.1					
Within the State	9.6	10.1	8.9	9.5	7.8	9.1	8.2	12.9	10.2	14.8	13.8					
From Adjoining State to S.D.	2.0	2.2	1.8	2.2	1.4	2.0	1.5	2.0	3.5	3.0	3.0					
From Non-adjoining State to S.D.	1.2	1.3	1.2	.9	.6	1.2	.9	3.0	3.2	2.0	2.6					
From Foreign Country to S.D.	.03	.02	.03	.02	.04	.03	--	--	--	--	.1					
Not Ascertained	.05	.05	.05	.08	.04	.03	.07	--	--	--	--					

of open country and village applicants does not originate from that source. According to our figures, 117 of the 202 open country applicants but only 5 of the 63 village applicants were Indians. This racial group is distinctly immobile in the sense that they do not move beyond the confines of the reservation. We are informed that many of the Indian applicants spend part of the year away from their individual homes in tent camps. A few live in tents the whole year round.

The situation in Haakon county west of the Missouri River (although the figures are too small to afford a very positive index) points to a difference between men and women in regard to their remaining in the open country. If it is wondered why the larger towns in that county (Philip, Midland, Nowlin, Powell) show that comparatively few have moved there during the nine years as compared with the open country, it should be remembered that this group includes by virtue of our definition a number of small inland hamlets having populations of less than 50. In Turner county, where there are relatively few such places and many incorporated villages, the latter represent about the normal situation with regard to the movement and retirement of the aged.

Table 5 indicates what the mobility of the most needy aged has been for the past nine years. What the extent of the movement will be during the next few years is by no means certain. Probably, with the marked aging of the population as a whole and with old-age assistance available, the movement of the aged from farm to village, town, and city will be accentuated, especially if the move is within the county of residence. Movement from county to county within the state does not make the aged person ineligible if he otherwise meets the requirements; but, antici-

pating that the applicants may become charges of the county for further assistance and relief, county authorities seek to discourage this movement of the aged. From the facts shown in Table 5, it may readily be inferred that this mobility of applicants for old-age assistance constitutes a considerable administrative problem in the counties having the larger towns and cities; but since the cities have enjoyed the benefits of the influx of the young from country and village, it is also reasonable to hold that they should be willing to bear the burden of the support of the aged, for the latter are in most such cases related to the former.

The Residence of the Living Children.—Where do the children of accepted applicants for old-age assistance reside? One answer to this question is presented in Table 7, which is based upon the applications of 3,761 male applicants and 1,976 female applicants residing in a sample area of 12 counties of the state. In regard to aged married couples, the children were reported and grouped for the father only, not for the mother. This partly accounts for the difference in the number of male applicants and female applicants considered.

This table classifies the residence of sons and daughters of applicants according to range of dispersion from the parental residence and according to the present residence of the parent applicants in open country, in villages, and in urban places. For the state as a whole, 30.3 per cent of the sons and 33.8 per cent of the daughters of applicants reside outside of South Dakota. The sons of open country applicants are much more likely than the daughters from the same families to live within the county of residence of the applicants. Conversely, the daughters are much more likely than the sons to live in neighboring counties, in other counties of the state, or in adjoining states. The long-range dispersion of the sons of applicants is not markedly greater than that of the daughters. The children of applicants who reside in towns and cities have migrated farther away from home than have those whose parents reside in the villages or in the open country.

The facts shown in this table have a considerable bearing upon the need of the aged. Other things being equal, the children residing nearest their parents should be the most able to assist them. Residence requirements which must be met before the aged can become eligible for assistance prevent the migration of applicants out of the state. Although no period of county residence is required to be eligible for assistance, the aged are not altogether free to move from one county to another. In anticipation of the possibility that the aged might find themselves in need of further public aid (in addition to the old-age assistance grant), the county authorities seek to discourage this migration of the aged by serving notices to prevent them from acquiring legal settlement.

Even though 57.1 per cent of the sons of open country applicants reside within the same county as their parents, and even if there is house-room and heart-room for the old folks, their ability to help them has been seriously impaired by the adverse agricultural conditions of the state. If, as county welfare directors claim, daughters are usually more willing to help their parents than are the sons, then the fact that from 15 to 20 per cent of the daughters of applicants live in adjoining states is an ill-starred omen.

TABLE 7.—Residence of Children of Accepted Applicants for Old-Age Assistance Classified According to Open Country, Village and Urban Residence of the Applicants

Residence of Children	Residence of Applicants (both sexes)					
	Sample Area of 12 Counties			Open Country	Village	Towns and Cities
	Total	Male	Female			
Sons of Applicants:						
Number	5,737	3,761	1,976	2,122	2,420	1,195
Per Cent	100.0	100.0	100.0	100.0	100.0	100.0
In South Dakota:	68.7	68.3	69.4	72.8	66.1	66.5
Within the county	51.6	51.1	52.4	57.1	48.3	48.3
Neighboring counties	6.5	6.6	6.3	7.5	6.3	5.0
Other counties of S. D.	10.6	10.6	10.7	8.2	11.5	13.2
Outside of S. D.:	31.3	31.7	30.6	27.2	33.9	33.5
Adjoining states	14.2	14.4	13.8	12.3	16.0	14.2
States West of S. D.	8.4	8.1	8.9	7.7	8.5	9.4
States E. and S. of S. D.	7.9	8.4	6.9	6.5	8.5	9.1
Foreign Country	.8	.8	1.0	.7	.9	.8
Daughters of Applicants:						
Number	5,419	3,636	1,783	1,978	2,280	1,161
Per Cent	100.0	100.0	100.0	100.0	100.0	100.0
In South Dakota:	66.2	65.5	67.7	68.5	64.3	66.0
Within the county	46.0	45.1	48.0	47.7	43.7	47.8
Neighboring counties	7.8	7.7	8.0	9.3	7.6	5.8
Other counties of S. D.	12.4	12.7	11.7	11.5	13.0	12.4
Outside of S. D.:	33.8	34.5	32.3	31.5	35.7	34.0
Adjoining states	18.2	17.9	18.7	17.1	20.4	15.8
States West of S. D.	7.7	8.1	6.9	7.3	7.1	9.7
States E. of S. D.	7.2	7.8	5.9	6.6	7.3	7.8
Foreign Country	.7	.7	.8	.5	.9	.7

TABLE 8.—Residence of Children of Accepted Applicants for Old-Age Assistance Classified According to Nativity and Parentage of the Applicants

Residence of Children	Nativity of Applicants		
	Native White: Native Parentage	Native White: Foreign and Mixed Parentage	Foreign-Born White
Sons of Applicants			
Number	2,016	1,343	2,378
Per Cent	100.0	100.0	100.0
In South Dakota:	66.1	67.3	71.6
Within the county	50.5	51.0	52.7
Neighboring counties	5.8	6.2	7.2
Other counties of S. Dak.	9.8	10.1	11.7
Outside of South Dakota:	33.9	32.7	28.4
Adjoining states	12.7	15.8	14.7
States West of S. Dak.	10.5	8.5	6.5
States East and South of South Dakota	10.0	8.0	6.0
Foreign country	0.7	0.4	1.2
Daughters of Applicants			
Number	1,878	1,297	2,244
Per Cent	100.0	100.0	100.0
In South Dakota:	63.1	66.0	69.0
Within the county	44.2	47.8	46.6
Neighboring counties	6.9	6.8	9.3
Other counties of S. Dak.	12.0	11.4	13.1
Outside of South Dakota:	36.9	34.0	31.0
Adjoining states	18.3	16.3	19.2
States West of South Dakota	10.0	8.1	5.5
States East and South of South Dakota	8.3	9.1	5.1
Foreign country	0.3	0.5	1.2

TABLE 9.—Number of Living Children of Accepted Applicants for Old-Age Assistance, By Rural and Urban Residence

Number of Children	The State			Rural				Urban			
				Open Country		Village		Town		City	
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
All Applicants	11,917	7,855	4,062	3,283	1,264	3,258	1,939	355	264	959	595
None	1,092	735	357	292	113	314	160	26	28	103	56
1 to 3	4,250	2,764	1,486	1,136	428	1,121	787	141	116	366	255
4 to 6	4,010	2,609	1,401	1,085	444	1,092	679	115	76	317	202
7 to 9	2,090	1,416	674	601	223	610	342	60	40	145	69
10 and over	475	331	144	169	56	121	71	13	4	28	13
Per Cent All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	9.2	9.4	8.8	8.9	8.9	9.6	8.3	7.3	10.6	10.7	9.4
1 to 3	35.7	35.2	36.6	34.6	33.9	34.4	35.4	39.7	43.9	38.2	42.9
4 to 6	33.6	33.2	34.5	33.1	35.1	33.5	35.0	32.4	28.8	33.1	33.9
7 to 9	17.5	18.0	16.6	18.3	17.7	13.7	17.6	16.9	15.2	15.1	11.6
10 and over	4.0	4.2	3.5	5.1	4.4	3.7	3.7	3.7	1.5	2.9	2.2

Table 8 throws light upon the migration of the children of accepted applicants by showing the same ranges of dispersion according to the nativity and parentage of the applicants. Again the question may be put: whose children are the more apt to stay at home (within the same county as the parents)? Whose children migrate the farthest away from home?

On the whole, the answers to these questions are shown rather clearly in this table. Native white applicants of native parentage have the smallest percentage of sons and daughters residing within the same county as the parents, or within the state. Foreign-born white applicants have very appreciably the largest percentages of sons and daughters in these residence categories. On the other hand, as shown by equally large differences in the percentage figures, the children of applicants of native and of foreign and mixed parentage have migrated farther away from home more often than the children of the foreign-born white. The exception to this statement is that foreign-born white applicants more often have children who reside abroad than do the native white of native parentage.

The Number of Living Children.—The number of living children of accepted applicants for old-age assistance who are either now married or were formerly married is shown according to rural and urban residence by Table 9, and according to nativity and color of applicants by Table 10. The principal facts are that approximately 9 per cent of all such applicants leave no living children; that 35.7 per cent have from one to three living children; that 33.6 per cent have from four to six; 17.5 per cent from seven to nine; and 4 per cent have 10 or more living children. Around these general state averages, one may notice certain significant variations according to the residence and nativity of the applicants. It should be borne in mind that the applicants in a very large proportion of cases are persons who have retired in the villages, towns, and cities, but have not resided there during their lifetime. Even so, the figures reflect quite unmistakably the tendency for the open country and the rural family to be larger than the urban family.

TABLE 10.—Number of Living Children of Accepted Applicants For Old-Age Assistance, By Nativity and Color

Number of Children	Native White												
	All Applicants*			Native Parentage		Mixed Parentage		Foreign Parentage		Foreign-Born White		Indian	
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
All Applicants	11,917	7,855	4,062	2,566	1,262	501	254	1,481	819	2,794	1,488	375	235
None	1,092	735	357	241	117	52	24	135	66	206	89	80	56
1 to 3	4,250	2,764	1,486	1,068	539	205	106	492	297	755	400	193	127
4 to 6	4,010	2,609	1,401	843	427	163	86	519	276	964	557	77	37
7 to 9	2,090	1,416	674	358	149	62	35	279	151	678	324	20	12
10 and Over	475	331	144	56	30	19	3	56	29	191	78	5	3
Per Cent													
All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	9.2	9.4	8.8	9.4	9.3	10.4	9.4	9.1	8.1	7.4	6.1	21.3	23.8
1 to 3	35.7	35.2	36.6	41.6	42.7	40.9	41.7	33.2	36.3	27.0	27.6	51.5	54.0
4 to 6	33.6	33.2	34.5	32.3	33.8	32.5	33.9	35.1	33.7	34.5	38.5	20.5	15.8
7 to 9	17.5	18.0	16.6	14.0	11.8	12.4	13.8	18.8	18.4	24.3	22.4	5.3	5.1
10 and Over	4.0	4.2	3.5	2.2	2.4	3.8	1.2	3.8	3.5	6.8	5.4	1.3	1.3

* Including "Other Races" and "Not Ascertained."

The proportion of applicants who have no living children appears to be a relatively stable one; namely, about 9 per cent of all applicants. Two significant variations are shown in Table 10: (1) more than 20 per cent of Indian applicants have no surviving children; (2) the proportion of the foreign-born white having no surviving children is only 7.4 per cent for male and 6.1 per cent for female applicants. We are dealing here with the phenomenon of differential fertility of families who are on an average at least 20 years beyond the period of cessation of births. The Indian race, although it is super-rural, does not succeed in propagating itself into the future. It is, however, a relatively small group which accounts for about 3.9 per cent of the population 65 years of age and over (1930) and for about 4.8 per cent of all accepted applicants for old-age assistance.

At the other extreme from the standpoint of race survival are the foreign-born white, who account for 44.3 per cent of the aged population (1930) and for 35.4 per cent of accepted applicants for old-age assistance. This group registers the smallest proportion having no surviving children and the largest percentages of men and women applicants having seven, eight, nine, and ten children or more. As one would expect, the native white applicants of foreign parentage occupy an intermediary position between the foreign-born white and the native white of native parentage with regard to the number of surviving children. The foreign-born in South Dakota have reared large families. They have settled in rural territory in somewhat greater proportions than have the native white. Their children have been less subject to the urbanization movement than the children of native white stock. Their farm life, their traditions of family life, the status of women among them, their religious faiths, their whole life outlook have all been favorable to a prolific family life.

Occupation and Employment of Accepted Applicants.—For the great majority of the adult population, work for oneself or for others is the chief source of income and support. During the prime of life, close to 100 per cent of the male adults are gainfully employed; at 45 there is a drop in the proportion thus employed; at 65 the decline is much more pronounced; and at 75 the working days are well-nigh over. It is important to note the occupation and employment of applicants for old-age assistance and to make certain comparisons of the other applicants with the general population 65 years of age and over. With regard to the latter, the United States Censuses furnish much interesting information, a part of which is presented in Table 11 and Table 12 in greatly condensed form.

In Table 11 we note that the gainfully employed in 1930 constituted 53 per cent of the male population over 65 and 5.9 per cent of the female population over 65. The statistics for women do not include all those who are working as housewives, for example; for they are not listed as gainfully employed because they receive no money wages or other specified equivalent for their services. Comparable data are shown for 1920, 1900, and 1890, but are not available for 1910. From 1890 to 1920 there was a downward trend in the proportion of men and women gainfully employed. This trend was in the main the result of a pronounced aging of the population: the actual numbers of the gainfully employed increased considerably during the period shown. In 1890 the population of South Dakota was relatively young, most of the state having been settled during the 10 or 20 years prior to that time. Relatively few persons in the whole population were then over 65; to be exact, 2.4 per cent of the population; and the great majority of those who were above 65 were not of greatly advanced

age groups. Therefore, nearly 80 per cent of the aged were gainfully employed. The year 1920 marks a turning point in that the following decade indicates an increase in the gainfully employed persons. There was a large numerical increase both for employed men and employed women, but was offset by an even larger increase in the number of those over 65. The relatively small number of employed males in 1920 undoubtedly reflects the prosperity of the times in that many were then able to retire who couldn't do so 10 years later. Table 12 throws some light upon this point.

TABLE 11.—Gainful Employment of Persons 65 Years of Age and Over by Sex, 1890—1930

Census Year	Males			Females		
	Number 65 and Over	Gainfully Employed		Number 65 and Over	Gainfully Employed	
		Number	Per Cent		Number	Per Cent
1930	20,749	11,006	53.0	16,166	960	5.9
1920	14,454	6,461	44.7	11,082	503	4.5
1900	7,084	4,377	61.8	5,752	278	4.8
1890	4,477	3,578	79.9	3,369	207	6.1

It indicates both a numerical and a relative increase in the number of males who were engaged in agriculture (including nominally those engaged in forestry and fishing). All of the other major industrial groups except one, "extraction of minerals", also increased in numbers. Four of them decreased in proportion to the whole number of gainfully employed and three groups, namely, trade, professional service, and clerical occupations increased in proportion to the whole.

TABLE 12.—Males 65 Years of Age and Over Gainfully Employed Classified by Major Occupation Groups in South Dakota, 1930 and 1920

Major Occupation Groups	1930		1920	
	Number	Per Cent	Number	Per Cent
All Occupations	11,006	100.0	6,461	100.0
Agriculture, Forestry and Fishing	6,524	59.3	3,741	57.9
Manufacturing and Mechanical	1,482	13.5	930	14.4
Trade	1,145	10.4	618	9.6
Transportation and Communication	499	4.5	311	4.8
Professional Service	485	4.4	256	4.0
Domestic and Personal Service	422	3.8	276	4.3
Public Service	213	1.9	133	2.0
Clerical Occupations	171	1.6	98	1.5
Extraction of Minerals	65	0.6	98	1.5

Sources of data: Fifteenth Census of the United States, 1930. Occupations, Vol. IV, pp. 1501-2; Fourteenth Census of the United States, 1920. Occupations, Vol. IV, pp. 1016-17.

Another fundamental trend which is affecting the social economy of the state is that of the increasing tenancy among farm operators. Tenants who either rented their farms for cash or, more frequently, on shares constituted 49 per cent of all farm operators in 1935, 45 per cent in 1930, and 35 per cent in 1920.⁹ In relation to this study this change is especially significant when it is shown for farm operators over 65 years of age, as is done in Table 13. We see then that not only were there many more farm operators over 65 in 1930 than in 1920 (5,564 as compared with 3,309), but also a much larger number and proportion of tenants. The proportion

9. United States Department of Agriculture, the Farm Security Administration and the Bureau of Agricultural Economics, Social Research Report No. 8. *Disadvantaged Classes in American Agriculture*, Figure 12, page 45.

of full owners decreased very materially, while that of the part owners remained constant. These changes took place alongside an increase in the total number of farm operators from 74,637 in 1920 to 83,157 in 1930. Although there was a decrease in the number of farms from 1930 to 1935, there is every reason to believe that the trend shown for the decade is being continued, which means: more aged farm operators in the farm population and more tenants in this group. This is the result of a combination of the social and economic forces which determine farm tenancy and those which are the causes of the aging of the population.

TABLE 13.—Owner and Tenant Farm Operators 65 Years of Age and Over (both sexes) in South Dakota, 1930 and 1920

Farm Operators	1930		1920	
	Number	Per Cent	Number	Per Cent
All Farmers	5,564	100.0	3,309	100.0
Owners, Total	4,754	85.44	2,964	89.57
Full Owners	3,518	63.23	2,236	67.57
Part Owners	1,236	22.21	728	22.00
Tenants, Total	791	14.22	331	10.00
Cash Tenants	221	3.97	111	3.35
Other (Share)	570	10.24	220	6.65
Managers	19	0.34	14	0.42

Source: Fifteenth Census of the United States, 1930. Agriculture, Vol. IV. p. 328

Almost two of every three applicants (63.5 per cent) had no work during the past year prior to their making application (1936). Somewhat over half of the male applicants were without work while of the female applicants this proportion was three fourths. In general, these figures agree very closely with these given in Table 19 showing the number and percentages of the applicants who had retired. City applicants fared best in regard to the proportion employed, with over one of every two men and one of every three women performing some kind of work. The employment opportunities for these aging persons vary but little from the state averages in town and open country groups. The village group showed the highest proportion having no employment. It has also the greatest percentage of retired persons. The great majority of these aged persons are practically unemployable; and, even if their health and strength have not failed, the opportunities for gainful employment are very limited in proportion to the number of persons who have moved to village communities to spend their last years there.

For regular full-time work the open country should be expected to offer the best prospects and so it did: 25.9 per cent of the male applicants and 15.4 per cent of the female applicants carried on full-time work, largely, of course, in the form of agricultural labor as farm owners or tenants. The proportions of elderly men and women who have had irregular part-time employment increase at a marked rate as one passes from open country applicants to the village and thence to the town and city groups. It is evident that an appreciable share of urban employment for the aged is of the odd-job variety.

TABLE 14.—Type of Work Past Year by Accepted Applicants for Old-Age Assistance, by Rural and Urban Residence, and by Sex

Type of Work	Rural								Urban			
	The State			Open Country		Village		Town		City		
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
All Applicants	15,397	8,849	6,548	3,719	2,209	3,653	3,068	396	374	1,081	897	
Regular— Full-Time	2,440	1,675	765	964	341	490	310	41	25	180	89	
Regular— Part-time	536	363	173	147	33	144	92	23	13	49	35	
Irregular— Part-Time	2,630	1,911	719	581	145	878	350	121	57	331	167	
None	9,783	4,897	4,886	2,026	1,689	2,139	2,313	211	279	521	605	
Not Ascertained	8	3	5	1	1	2	3	--	--	--	1	
Per Cent All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Regular— Full-time	15.8	18.9	11.7	25.9	15.4	13.4	10.1	10.3	6.7	16.7	9.9	
Regular— Part-time	3.5	4.1	2.6	4.0	1.5	3.9	3.0	5.8	3.5	4.5	3.9	
Irregular— Part-time	17.1	21.6	11.0	15.6	6.6	24.0	11.4	30.6	15.2	30.6	18.6	
None	63.5	55.3	74.6	54.5	76.5	58.6	75.4	53.3	74.6	48.2	67.5	
Not Ascertained	0.1	--	0.1	--	--	0.1	0.1	--	--	--	0.1	

TABLE 15.—Years of Farm Experience of Male Applicants for Old-Age Assistance, According to Rural and Urban Residence

Years of Farm Experience	Rural					Urban	
	The State	Open Country	Village	Town	City		
All Applicants	8,849	3,719	3,653	396	1,081		
None	1,090	168	580	89	253		
1 to 9 years	380	50	207	27	96		
10 to 19 years	762	193	361	48	160		
20 to 29 years	1,096	383	514	57	142		
30 to 44 years	2,037	878	869	79	211		
45 years and Over	3,153	1,911	972	76	194		
Not Ascertained	351	136	150	20	25		
Per Cent	100.0	100.0	100.0	100.0	100.0		
None	12.3	4.5	15.9	22.4	23.4		
1 to 9 years	4.3	1.4	5.6	6.8	8.9		
10 to 19 years	8.6	5.2	9.9	12.1	14.8		
20 to 29 years	12.4	10.3	14.1	14.4	13.1		
30 to 44 years	23.0	23.6	23.8	20.0	19.5		
45 years and Over	35.6	51.4	26.6	19.2	18.0		
Not Ascertained	3.8	3.6	4.1	5.1	2.3		

Data for this table were obtained from SDOA Form I, Schedule 13: Have you had farm experience? . . . If so, how many years? . . . These questions do not indicate whether or not a person's childhood years (under 16) should be included in the above if born or reared on a farm. From the context of the question the presumption is that active farm experience as an adult was meant and that farm experience as a minor child was not included in the data.

TABLE 16.—Usual Occupation of Accepted Applicants for Old-Age Assistance, by Rural and Urban Residence and Sex

Usual Occupation	The State			Rural				Urban			
				Open Country		Village		Town		City	
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
All Applicants	15,397	8,849	6,548	3,719	2,209	3,653	3,068	396	374	1,081	897
Farm Owners	6,978	3,931	3,047	2,298	1,415	1,280	1,302	111	92	242	238
Farm Tenants	2,960	1,796	1,164	833	408	724	566	72	75	167	115
Farm Laborers	524	454	70	185	24	185	33	14	—	70	13
Farm Unclassified	329	169	160	67	49	80	92	11	15	11	4
Professional	217	96	121	19	24	47	64	9	10	21	23
Proprietors, Managers, and Officials	683	395	288	31	15	283	198	32	22	49	53
Timekeepers and Clerks	322	211	111	20	7	102	62	20	8	69	34
Skilled Workers	1,052	758	294	91	20	423	146	60	42	184	86
Semi-skilled Workers	374	128	246	8	38	56	108	8	19	56	81
Unskilled Workers	1,391	868	523	139	98	464	247	56	58	209	120
Not Gainfully Employed	91	28	63	23	41	3	16	1	1	1	5
Not Ascertained	476	15	461	5	70	6	234	2	32	2	125

TABLE 17.—Usual Occupation of Accepted Applicants for Old-Age Assistance, by Rural and Urban Residence and Sex (Per Cent Distribution)

Usual Occupation	The State			Rural				Urban			
				Open Country		Village		Town		City	
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Farm Owners	45.3	44.4	46.5	61.8	64.0	35.0	42.4	28.0	24.6	22.4	26.5
Farm Tenants	19.2	20.3	17.8	22.4	18.5	19.8	18.4	18.2	20.0	15.5	12.8
Farm Laborers	3.4	5.1	1.1	5.0	1.1	5.1	1.1	3.5	—	6.5	1.5
Farm Unclassified	2.2	1.9	2.4	1.8	2.2	2.2	3.0	2.8	4.0	1.0	0.4
Professional	1.4	1.1	1.8	0.5	1.1	1.3	2.1	2.3	2.7	1.9	2.6
Proprietors, Managers, and Officials	4.4	4.5	4.4	0.8	0.7	7.7	6.5	8.1	5.9	4.5	5.9
Timekeepers and Clerks	2.1	2.4	1.7	0.5	0.3	2.8	2.0	5.0	2.1	6.4	3.8
Skilled Workers	6.8	8.6	4.5	2.5	0.9	11.6	4.8	15.2	11.2	17.0	9.6
Semi-skilled Workers	2.4	1.4	3.8	0.2	1.7	1.5	3.5	2.0	5.1	5.2	9.0
Unskilled Workers	9.0	9.8	8.0	3.7	4.4	12.7	8.1	14.1	15.5	19.3	13.4
Not Gainfully Employed	0.6	0.3	1.0	0.6	1.9	0.1	0.5	0.3	0.3	0.1	0.6
Not Ascertained	3.1	0.2	7.0	0.1	3.2	0.2	7.6	0.5	8.6	0.2	13.9

Seven-eighths of all accepted male applicants have had some degree of farm experience. Table 15, which gives the years of farm experience of all accepted male applicants by rural and urban residence, must necessarily show decided variations as to residence. In the open country only one in every 22 applicants considered had had no farm experience; in the village one in six; and in town and city about one in four.

Approximately 13 per cent of all applicants had had from one to 20 years of farm experience. In the open country this percentage was only half as great (6.6 per cent), but the other residence groups exceeded the state averages, city applicants showing almost 24 per cent in this class. Applicants who had engaged in agriculture for 45 years or more made up the largest single class—namely, 35.6 per cent of all applicants. Over one-half (51.4 per cent) of all open country applicants had spent at least four and one-half decades of their lives in agricultural pursuits, as against only 18.0 per cent of all city applicants.

The table serves to emphasize again the importance of the agricultural element in our aged population. It shows conclusively that the greater part of the aged dependents have either been engaged in agriculture for a long period of years or have never had farm experience, with the first group decidedly in the majority. It throws some light on the inevitable result of agricultural failure in a state so predominantly rural and agricultural as is South Dakota.

The usual occupation of accepted applicants for old-age assistance is shown according to rural and urban residence in Table 16. It should be borne in mind that the applicant's usual occupation is that in which he has been engaged during the greater portion of his years of gainful employment, but has not necessarily been practiced at his present residence. Even so, certain significant variations between rural and urban applicants are evident. But let us first look at the general findings for the state as a whole without regard to the rural-urban classes.

Nearly half of all applicants, or 6,978 of 15,397 aged, gave their usual occupation as farm owners. In addition, 19.2 per cent are (or have been) farm tenants, 3.2 per cent farm laborers, and 2.2 per cent farm persons not otherwise classified. These elements added together make up approximately 70 per cent of all applicants. These figures therefore go to show to what a large extent the pursuit of agriculture has failed to yield returns or incomes large enough to enable these people to be self-supporting and economically secure in their old age. It is true, of course, that the plight of the aged is not solely due to the failure of agriculture as such. Their dependency upon public assistance must be traced to a complex of social-economic factors involving not only adverse agricultural conditions but also weaknesses inherent in social and economic institutions; such as, low prices on agricultural commodities, high fixed charges on farm mortgages and other indebtedness, depreciation and losses on account of investments, bank failures, lack of family solidarity, ill health, and other factors.

Farm ownership as compared with tenancy proved not to be adequate assurance against want in old age; for farm owners are more than twice as numerous as farm tenants. But the figures should not be interpreted to the effect that farm tenants came out better than owners. It is well known that farm tenancy decreases with increase in age of farm operators. The contrast between farm owners and farm tenants which is shown in Table 18, is distinctly adverse to the farm tenants. In fact, it

points directly to the conclusion that farm tenancy and old-age depend-
 ency are associated with each other and that therefore it is not unreason-
 able to assume that they are related to each other as cause and effect.
 While in 1930 about 16 per cent of all male heads of rural farm families
 (65 years of age and over) were tenants, the proportion of tenants of all
 male farm operators among the applicants was 31.4 per cent. In the
 sample inquiry concerning the occupation of applicants during the past
 year, approximately 50 per cent of all males reporting farm occupations
 gave the farm tenancy status.

TABLE 18.—Number and Percentage of Farm Owners and Farm Tenants among Male Applicants for Old-Age Assistance Compared with Owners and Tenants in the Rural-Farm Population 65 years of Age and Over in 1930

Male Heads and Type of Tenure	Number	Per Cent
Male Heads of Rural-Farm Families, 65 Years of Age and Over, 1930		
All Heads	5,795	100.0
Owners	4,882	84.2
Tenants	913	15.8
Male Applicants Reporting Usual Occupation		
All Applicants	5,727	100.0
Owners	3,931	68.6
Tenants	1,796	31.4
Male Open Country Applicants Reporting Usual Occupation		
All Applicants	3,131	100.0
Owners	2,298	73.4
Tenants	833	26.6
Male Applicants in Sample Area Reporting Occupation during Past Year		
All Applicants	373	100.0
Farm Owners	184	49.3
Farm Tenants	189	50.7

In the open country the four farm occupations comprise 90.0 per cent of all male and 85.8 per cent of all female applicants. This proportion naturally shows a consistent decline as we go from the open country to village, town and city; in the cities they make up 45.4 per cent of all male applicants and 41.2 per cent of all female applicants. In the open country the farm-owning male and female applicants constitute respectively 61.8 per cent and 64.0 per cent of all applicants while for city applicants the corresponding figures are 22.4 per cent and 26.5 per cent. On the other hand, farm tenants show only a slightly lower percentage in urban areas than in rural places; and the percentage of (former) farm laborers in the city is actually higher for both male and female applicants than in the open country, village or town. This may reflect a tendency for the aged rural-farm population to remain in the open country when they possess their own farms, but to move to villages, towns and cities when they are not attached to the soil by the bond of ownership.

Unskilled workers comprise an appreciable proportion of all applicants, namely 9.0 per cent. The open country, with 3.7 per cent of male and 4.4 per cent of female applicants, shows the smallest percentage of its numbers in the ranks of unskilled laborers. The percentages increase as we go from rural to urban areas and is highest in the city, where 19.3 per cent of all male and 13.4 per cent of all female applicants are so classified.

The skilled workers show rural-urban variations nearly identical with those for unskilled laborers, but the difference between the sexes is more

TABLE 19.—Occupation During the Past Year of Approved Applicants For Old-Age Assistance in a Sample Area of 12 Counties of the State

Occupation	Number			Per Cent		
	Male	Female		Male	Female	
		Husband's Occupation	Her Own Occupation		Husband's Occupation	Her Own Occupation
All Applicants	1,912	586	1,417	100.0	100.0	100.0
Farm Owners	184	58	65	9.6	9.9	4.6
Farm Tenants	189	52	56	9.9	8.9	4.0
Farm Laborer	48	4	4	2.5	0.7	0.3
Farm Unclassified	2	2	2	0.1	0.3	0.1
Professional	6	1	2	0.3	0.2	0.1
Proprietors, Managers and Officials	37	21	30	1.9	3.6	2.1
Clerks and Timekeepers, etc.	24	12	19	1.3	2.0	1.3
Skilled Workers	47	10	11	2.5	1.7	0.8
Semi-Skilled Workers	18	24	85	0.9	4.1	6.0
W.P.A.	172	39	44	9.0	6.6	3.1
Other Unskilled Workers	197	45	66	10.3	7.7	4.7
Not Gainfully Employed	25	3	18	1.3	0.5	1.3
Retired	962	314	1,011	50.3	53.6	71.3
Not Ascertainable	1	1	4	0.1	0.2	0.3

pronounced. Almost 7 per cent of all applicants are classed as skilled workers, with 8.6 per cent of the male and 4.5 per cent of the female applicants being so designated. In the open country 2.5 per cent of all male and 0.9 per cent of all female applicants are skilled workers, while in cities the corresponding figures are 17.0 per cent and 9.6 per cent, respectively. All in all, the skilled occupations would seem to be only slightly, if any, better off than the unskilled.

Between one and two per cent of all applicants are listed as professional workers. The proportion is somewhat higher for female than for male unskilled applicants (1.8 per cent as against 1.1 per cent). Town applicants show the highest percentage of their numbers in this class—2.3 per cent of all male and 2.7 per cent of all female applicants. These percentages are not high, but it must be remembered that the proportion of professional workers in the general population is also low. While a hard and fast comparison of applicants belonging to professional occupations and the whole professional groups over 65 is not possible, yet, as a whole, the professions do not seem to have their share among the needy aged. School teachers and ministers seem to be more numerous than other professional elements among recipients of assistance; but bankers, doctors, dentists, editors, lawyers, pharmacists, photographers, undertakers, and others are also listed among accepted applicants. Poverty and dependency appear to be the lot, not only of never-do-wells, but also of many who are commonly thought of as economically secure.

Table 19, which shows the occupation during the last year of accepted applicants residing in a sample area of 12 counties of the state, gives a truer picture of the existing employment status of applicants, and shows interesting variations from the figures for the usual occupation of applicants, as given in Table 18. For female applicants the information is also supplied for the husband if living.

Approximately 22 per cent of all male and 9 per cent of all female applicants come under the various rural-farm classifications, with only 9.6 per cent of the male and 4.6 per cent of the female applicants listed

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TABLE 20.—Occupation During the Past Year of Approved Applicants for Old-Age Assistance in a Sample Area of 12 Counties of the State Classified According to Rural and Urban Residence*

Occupation	Open Country			Village			Town and City		
	Male	Female		Male	Female		Male	Female	
		Husband's Occupation	Her Own Occupation		Husband's Occupation	Her Own Occupation		Husband's Occupation	Her Own Occupation
All Occupations	779	211	449	741	244	599	392	131	369
Farm Owners	152	47	54	31	10	10	1	1	1
Farm Tenants	148	39	42	38	13	14	3	--	--
Farm Laborers	34	1	1	11	3	3	3	--	--
Farm Unclassified	2	2	2	--	--	--	--	--	--
Professional	--	--	--	4	--	--	2	1	2
Proprietors, Managers and Officials	5	4	4	23	12	16	9	5	10
Clerks and Timekeepers, etc.	2	1	2	10	5	7	12	6	10
Skilled Workers	4	--	--	21	5	5	22	5	6
Semi-skilled Workers	5	2	7	11	14	42	2	8	36
W. P. A.	23	4	4	75	19	21	74	16	19
Other Unskilled Workers	38	3	6	91	18	22	68	24	38
Not Gainfully Employed	7	1	5	11	1	10	7	1	3
Retired	359	107	320	415	144	449	188	63	242
Not Ascertained	--	--	2	--	--	--	1	1	2

* The 12 counties of the sample are: Beadle, Brookings, Clay, Corson, Custer, Grant, Hand, Hutchinson, McPherson, Marshall, Pennington, and Tripp. They comprise 20.7 per cent of the area and 21.6 per cent of the population of the state. In regard to population characteristics, they are a very representative sample of the whole population of the state. This group of counties was used also in Tables 7, 8, 19, and 21.

TABLE 21.—Occupation During the Past Year of Approved Applicants for Old-Age Assistance in a Sample Area of 12 Counties of the State Classified According to Rural and Urban Residence Percentage Distribution

Occupation	Open Country			Village			Town and City		
	Male	Female		Male	Female		Male	Female	
		Husband's Occupation	Her Own Occupation		Husband's Occupation	Her Own Occupation		Husband's Occupation	Her Own Occupation
All Occupations	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Farm Owners	19.5	22.3	12.0	4.2	4.1	1.7	.2	.8	.3
Farm Tenants	19.0	18.5	9.4	5.1	5.3	2.3	.8	--	--
Farm Laborers	4.4	.5	.2	1.5	1.2	.5	.8	--	--
Farm Unclassified	.3	.9	.4	--	--	--	--	--	--
Professional	--	--	--	.5	--	--	.5	.8	.5
Proprietors, Managers and Officials	.6	1.9	.9	3.1	4.9	2.7	2.3	3.8	2.7
Clerks and Timekeepers, etc.	.3	.5	.4	1.4	2.1	1.2	3.1	4.5	2.7
Skilled Workers	.5	--	--	2.8	2.1	.8	5.6	3.8	1.6
Semi-skilled Workers	.6	.9	1.6	1.5	5.7	7.0	.5	6.1	9.8
W. P. A.	2.9	1.9	.9	10.1	7.8	3.5	18.9	12.2	5.2
Other Unskilled Workers	4.9	1.4	1.3	12.3	7.4	3.7	17.3	18.3	10.3
Not Gainfully Employed	.9	.5	1.1	1.5	.4	1.7	1.8	.8	.8
Retired	46.1	50.7	71.4	56.0	59.0	74.9	48.0	48.1	65.6
Not Ascertained	--	--	.4	--	--	--	.2	.8	.5

as farm owners. One-half of all male applicants (50.3 per cent) and almost three-fourths of the female applicants who gave their own occupation (71.3 per cent) had retired, and consequently listed no further employment. This large difference is probably traceable to the fact that widows constituted so large a part of all women applicants (55.1 per cent). The Works Progress Administration provided employment for 9.0 per cent lesser tendency to possess positive equity, than do female applicants.¹⁰

Prior to their receiving old-age assistance, a much larger proportion of urban applicants gained their support through work provided by the Works Progress Administration than did village and open country applicants. When the old-age assistance program was instituted, these aged workers could therefore be withdrawn from the labor market. Among town and city applicants those who have retired are much fewer than the corresponding village and open country applicants. But larger proportions of town and city applicants than of the other two groups were aligned with semi-skilled and unskilled occupations.

Property Holdings and Income of Accepted Applicants.—The net equity in real estate possessed by accepted applicants for old-age assistance is shown by rural and urban residence in Table 22. The significant fact is that over one-half of all applicants (54.3 per cent) listed no holdings of real estate. Male applicants demonstrate a somewhat greater tendency to show no equity or a net indebtedness in real estate, and a consistently lesser tendency to possess positive equity, than do female applicants.

Almost 6 per cent of all applicants showed net indebtedness in real estate. This condition was much more prevalent among rural than among urban applicants. Over 8 per cent of all applicants in the open country listed net indebtedness in real estate, while this condition characterized only about 3 per cent of all applicants in towns and cities.

A greater proportion of city applicants than of any other group were without real estate property—61.4 per cent of the male and 58.1 per cent of the female applicants. Open country applicants ranked next in the percentage of their numbers showing no property holdings, with the principal factor being the prevalence of tenancy in rural-farm areas. The proportion of village applicants without equity in real estate, on the other hand, fell distinctly below the state averages. About 25 per cent of all applicants who reside in villages have net equities in real estate ranging from \$500.00 to \$2,500.00. Open country applicants had a distinctly greater proportion of their numbers in the higher equity brackets (\$2,500 and over) than did applicants in villages, towns and cities. The latter groups showed a marked concentration in the lower brackets.

Property ownership has been of dubious economic value during the past few years; for an applicant to possess an appreciable equity in real estate does not necessarily mean that he is any less needy than another applicant possessing no equity. Property, in these times, is not readily convertible into cash for obtaining the necessities of life. However, pro-

10. Net equity, positive as well as negative, was obtained by subtracting the amount of the lien from the estimated value of the property. Perhaps it is not amiss to call attention to the indefiniteness of the concept, "estimated value." The so-called market value is also elusive whenever the market for land or real estate is inactive or extremely slow as it was during the recent depression years. Assessed value has been shown to be erroneous, ranging both above and below the market value. The nature of liens is quite the opposite. They are relentlessly definite, registered, down in black-and-white.

perty ownership does hold forth the possibility that the possessor may get back on his feet with the restoration of land values and normal production. Thus, more applicants who possess land can look to the day when they will once more be self-supporting members of society than is the case for property-less applicants.

TABLE 22.—Net Equity in Real Estate Possessed by Accepted Applicants for Old-Age Assistance, by Rural and Urban Residence and by Sex

Real Estate	Rural								Urban			
	The State			Open Country		Village			Town		City	
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
All Applicants	15,397	8,849	6,548	3,719	2,209	3,653	3,068	396	374	1,081	897	
Debt \$5,000.00 and Over	24	15	9	10	7	5	2	--	--	--	--	
Debt \$1.00 to \$4,999.00	846	542	304	320	162	172	112	11	12	39	18	
None	8,360	4,940	3,420	2,167	1,277	1,886	1,409	223	213	664	521	
\$1.00 to \$249.00	837	510	327	165	107	245	151	29	22	71	47	
\$250.00 to \$499.00	955	505	450	151	99	278	276	21	26	55	49	
\$500.00 to \$999.00	1,623	849	774	261	153	455	473	42	45	91	103	
\$1,000.00 to \$499.00	1,733	940	793	342	209	417	424	53	45	128	115	
\$2,500 to \$4,999.00	693	362	331	208	134	120	153	13	8	21	36	
\$5,000.00 to \$9,999.00	240	136	104	73	50	55	49	1	--	7	5	
\$10,000.00 and over	46	28	18	12	6	13	11	2	1	1	0	
N. A.	40	22	18	10	5	7	8	1	2	4	3	

TABLE 23.—Net Equity in Real Estate Possessed by Accepted Applicants for Old-Age Assistance, by Rural and Urban Residence and by Sex
Per Cent Distribution

Real Estate	Rural								Urban			
	The State			Open-Country		Village			Town		City	
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Debt \$5,000.00 and Over	0.2	0.2	0.1	0.3	0.3	0.1	0.1	--	--	--	--	
Debt \$1.00 to \$4,999.00	5.5	6.1	4.6	8.6	7.3	4.7	3.6	2.8	3.2	3.6	2.0	
None	54.3	55.8	52.2	58.3	57.8	51.6	45.9	56.3	57.0	61.4	58.1	
\$1.00 to \$249.00	5.4	5.8	5.0	4.4	4.8	6.7	4.9	7.3	5.9	6.6	5.2	
\$250.00 to \$499.00	6.2	5.7	6.9	4.0	4.5	7.6	9.0	5.3	7.0	5.1	5.5	
\$500.00 to \$999.00	10.5	9.6	11.8	7.0	6.9	12.5	15.4	10.6	12.0	8.4	11.5	
\$1,000.00 to \$2,499.00	11.2	10.6	12.1	9.2	9.5	11.4	13.8	13.4	12.0	11.8	12.8	
\$2,500.00 to \$4,999.00	4.5	4.1	5.1	5.6	6.1	3.3	5.0	3.3	2.1	1.9	4.0	
\$5,000.00 to \$9,999.00	1.6	1.5	1.6	2.0	2.3	1.5	1.6	0.3	--	0.7	0.6	
\$10,000.00 and Over	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.5	0.3	0.1	--	
Not Ascertainable	0.3	0.3	0.3	0.3	0.2	0.2	0.3	0.3	0.5	0.4	0.3	

The dire straits of penniless poverty in which practically all applicants find themselves are clearly illustrated in Table 24 which shows that 96 per cent of all applicants had no bank and savings accounts; and in Table 25 which points to the fact that 98.6 per cent of the applicants were without a vestige of life insurance.

These percentages are necessarily high because only those applicants who were devoid of savings and property equities (or nearly so) were accepted, while those whose possessions indicated a less pressing need were rejected. Yet, the figures are meaningful to the extent that they illustrate how large a proportion of our population has arrived at the twilight stage of life without any provisions for the last years. For these 15,397 accepted applicants represent about 376 of every thousand persons aged 65 and over in the state.

But are these findings really true? If any one is inclined to doubt the authenticity of the figures shown, the following considerations corroborate the above findings: All applications are subject to verification by the case workers and also to periodical review every three or six months. The applications are sworn and subscribed to by the applicant before a Notary Public. A special form was prescribed by the County Welfare Boards and used at the discretion of the welfare directors for the purpose of ascertaining and verifying the amounts of bank deposits and postal savings accounts held by applicants. Few cases have come to light in which the applicants possessed hidden assets in violation of law. So that while the Survey of the Aged made no provision for ascertaining the accuracy of the data which were obtained from the applications, it is thought that the basic data and the tables and conclusions are far more accurate than general census reports or similar types of information.

Table 26 shows the type of income received by accepted applicants for old-age assistance, by rural and urban residence and by sex. Since a number of applicants listed more than one type of income, the figures in each column add up to more than the actual totals, which, however, were used in calculating percentages. The latter also total more than 100.0 per cent.

The table indicates that wide variations exist in the type of income received by applicants according to sex and residence. Although the amounts of such income are not supplied, it does throw some light upon the relative needs of applicants in different locations and upon the comparative advantage of these locations as living centers for the aged members of the population.

Only one of every five applicants (21.5 per cent) received income from his own earnings; one in every 20 (4.5 per cent) listed income from earnings of spouse; one-fourth of all applicants (25.1 per cent) received property income; less than one per cent were recipients of pensions and annuities; somewhat less than one-half (45.6 per cent) received income in the form of aid from children and relatives; and considerably over one-half (57.6 per cent) received public assistance.

The proportion of applicants who received income from their own earnings is, of course, considerably higher for men than for women, the state average being about 30 per cent for men and 10 per cent for women. The city applicants show the greatest variation, with 36.9 per cent of all male applicants and 17.7 per cent of all female applicants reporting their own earnings. This indicates the possibility that the city affords more fre-

TABLE 24.—Bank and Savings Accounts Possessed by Accepted Applicants for Old Age Assistance, by Rural and Urban Residence and Sex

Accounts	Rural								Urban			
	The State			Open Country		Village		Town		City		
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
All Applicants	15,397	8,849	6,548	3,719	2,209	3,653	3,068	396	374	1,081	897	
None	14,786	8,520	6,266	3,565	2,130	3,534	2,940	371	345	1,050	851	
\$1.00 to \$249.00	479	271	208	132	62	93	95	22	19	24	32	
\$250.00 to \$499.00	88	36	52	18	16	12	17	1	8	5	11	
\$500.00 to \$999.00	27	12	15	1	1	9	10	1	2	1	2	
\$1,000.00 and Over	10	5	5	1	--	3	4	1	--	--	1	
Not Ascertained	7	5	2	2	--	2	2	--	--	1	--	
Per Cent												
All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
None	96.0	96.3	95.7	95.9	96.4	96.7	95.8	93.7	92.2	97.1	94.9	
\$1.00 to \$249.00	3.1	3.1	3.2	3.5	2.8	2.5	3.1	5.5	5.1	2.2	3.6	
\$250.00 to \$499.00	0.6	0.4	0.8	0.5	0.7	0.3	0.6	0.3	2.1	0.5	1.2	
\$500.00 to \$999.00	0.2	0.1	0.2	--	--	0.3	0.3	0.3	0.5	0.1	0.2	
\$1,000.00 and Over	0.1	0.1	0.1	--	--	0.1	0.1	0.3	--	--	0.1	
Not Ascertained	--	0.1	--	0.1	--	0.1	0.1	--	--	0.1	--	

TABLE 25.—Net Value of Insurance Policies of Accepted Applicants for Old-Age Assistance, by Rural and Urban Residence and Sex

Net Value	Rural								Urban			
	The State			Open Country		Village		Town		City		
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
All Applicants	15,397	8,849	6,548	3,719	2,209	3,653	3,068	396	374	1,081	897	
None	15,178	8,714	6,464	3,665	2,186	3,592	3,022	392	369	1,065	887	
\$1.00 to \$249.00	62	38	24	16	8	15	11	1	--	6	5	
\$250.00 to \$499.00	42	22	20	8	2	7	11	1	3	6	4	
\$500.00 to \$999.00	42	29	13	11	5	15	8	1	--	2	--	
\$1,000.00 and Over	49	29	20	10	6	16	11	1	2	2	1	
Not Ascertained	24	17	7	9	2	8	5	--	--	--	--	
Per Cent												
All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
None	98.6	98.5	98.7	98.6	98.8	98.3	98.5	99.0	98.7	98.5	98.9	
\$1.00 to \$249.00	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3	--	0.6	0.6	
\$250.00 to \$499.00	0.3	0.3	0.3	0.2	0.1	0.2	0.3	0.3	0.8	0.6	0.4	
\$500.00 to \$999.00	0.3	0.3	0.2	0.3	0.2	0.4	0.3	0.3	--	0.2	--	
\$1,000.00 and Over	0.3	0.3	0.3	0.3	0.3	0.4	0.3	0.3	0.5	0.2	0.1	
Not Ascertained	0.1	0.2	0.1	0.2	0.1	0.2	0.2	--	--	--	--	

quent opportunities for gainful employment of aged persons. Approximately two per cent of the male applicants and eight per cent of the female applicants depended upon the earnings of their spouses for a portion of their income. It is in the city again that the most significant variation occurs. Both male and female applicants in cities were more dependent on the earnings of their spouses than in any other residence groupings. Over five per cent of all male applicants in the city were dependent upon the earnings of their wives.

As to property income there was practically no variation between the sexes, but the open country applicants showed a considerably greater proportion of both sexes receiving such income than did any of the other groups. This advantage would probably be even more apparent during years of normal rainfall and production.

Female applicants were considerably more dependent upon aid from children and relatives than were male applicants. The state averages were 37.8 per cent for men and 56.0 per cent for women. The most marked variation occurs in the villages, where both male and female applicants were less likely to be dependent on assistance from children and relatives. This is probably attributable to the fact that children of village applicants are more subject to migration out of the county and state than are children of other applicants, and consequently are not in position to lend assistance to their aged parents.

A considerably smaller proportion of female than of male applicants received public relief, possibly because the aged women more often turn to their children and other relatives for assistance. The state averages were 62 per cent for men and 51.7 per cent for women. Town applicants were considerably less dependent upon public assistance than were applicants in the open country, in villages and in cities.

Less than one per cent received income from pensions and annuities. The report of the Social Security Board, which covers 15,109 individuals who were accepted during the period October, 1936, through June, 1937, presents even smaller numbers: 12 received veterans' pensions, 9 employees' pensions, and 12 income from annuities or trust funds. The discrepancy between these figures and those in Table 26 is probably partly due to differences in the definition of accepted applicants (we used "accepted" in the sense of approved for assistance by the county welfare boards, not necessarily by the state department) and partly to the following variations in terms: the above report gives information concerning "other money income from specified sources" along with old age assistance.¹¹ Our data were obtained from schedule 30 of Application Form II bearing the caption: Usual during past year.

The amount of income received by accepted applicants for old-age assistance during the past year (1936) is shown for the state as a whole and broken down according to rural and urban residence and sex in Table 27, and according to marital status and sex in Table 28. The amount of income reported included not only the applicants' monetary receipts but also the value of assistance furnished in kind. The total income represented the following sources: Earnings of applicant, earnings of husband or wife, assistance from children or other relatives, pensions, annuities, property income, public relief, and other kinds (to be specified).

Inspection of the column for the state as a whole (which, of course, is identical in the two tables) indicates that more than 20 per cent of all applicants had incomes of less than \$150 during the past year; 40 per cent had less than \$200; 70 per cent had less than \$300; and 85 per cent had less than \$400. Only 6.3 per cent of the applicants had incomes which exceeded \$500.

These relative figures have an air of unreality about them and possibly fail to convey as fully as they should how meagre are the incomes of the aged poor. The actual figures emphasize perhaps somewhat more fully the poverty of the aged; more than 6,000 applicants had incomes of less than \$200; nearly 11,000 had less than \$300—even when relief wages and assistance were included.

11. Social Security Board, Washington, D. C., *Second Annual Report*, 1937, p. 155.

APPLICANTS FOR OLD-AGE ASSISTANCE IN S. D. 33

TABLE 26.—Type of Income Received by Accepted Applicants for Old-Age Assistance, by Rural and Urban Residence and Sex

Income Received	The State			Rural				Urban			
	Total	Male	Female	Open Country		Village		Town		City	
				Male	Female	Male	Female	Male	Female	Male	Female
All Applicants	15,397	8,849	6,548	3,719	2,209	3,653	3,068	396	374	1,081	897
Earnings of Applicant	3,305	2,673	632	1,090	142	1,052	289	132	42	399	159
Earnings of Spouse	698	189	509	26	178	99	231	8	25	56	75
Aid from Children or Relatives	7,014	3,347	3,667	1,414	1,277	1,309	1,625	160	224	464	541
Pensions and Annuities	140	70	70	29	23	24	32	8	6	9	9
Property Income	3,868	2,176	1,692	1,161	684	740	737	72	71	203	200
Public Relief	8,874	5,490	3,384	2,307	1,115	2,318	1,694	189	160	676	415
Other Income	299	190	109	92	33	63	54	8	4	27	18
Not Ascertainable	24	14	10	6	4	8	4	--	1	--	1
Per Cent											
All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Earnings of Applicant	21.5	30.2	9.7	29.3	6.4	28.8	9.4	33.3	11.2	36.9	17.7
Earnings of Spouse	4.5	2.1	7.8	0.7	8.1	2.7	7.5	2.0	6.7	5.2	8.4
Aid from Children or Relatives	45.6	37.8	56.0	38.0	57.8	35.8	53.0	40.4	59.9	42.9	60.3
Pensions and Annuities	0.9	0.8	1.1	0.8	1.0	0.7	1.0	2.0	1.6	0.8	1.0
Property Income	25.1	24.6	25.8	31.2	31.0	20.3	24.0	18.2	19.0	18.8	22.3
Public Relief	57.6	62.0	51.7	62.0	50.5	63.5	55.2	47.7	42.8	62.5	46.3
Other Income	1.9	2.1	1.7	2.5	1.5	1.7	1.8	2.0	1.1	2.5	2.0
Not Ascertainable	0.2	0.2	0.2	0.2	0.2	0.2	0.1	--	0.3	--	0.1

TABLE 27.—Amount of Income Received During Past Year by Accepted Applicants for Old-Age Assistance, by Rural and Urban Residence and by Sex

Amount of Income	The State			Rural				Urban			
	Total	Male	Female	Open Country		Village		Town		City	
				Male	Female	Male	Female	Male	Female	Male	Female
All Applicants	15,397	8,849	6,548	3,719	2,209	3,653	3,068	396	374	1,081	897
\$1.00—\$99.99	387	228	159	158	104	62	49	3	4	5	2
\$100.00—\$149.99	2,666	1,474	1,192	768	546	555	523	45	48	106	75
\$150.00—\$199.99	3,125	1,747	1,378	860	528	689	653	52	48	146	149
\$200.00—\$299.99	4,814	2,665	2,149	1,104	641	1,088	997	150	165	323	346
\$300.00—\$399.99	2,176	1,317	859	453	237	605	423	65	55	194	144
\$400.00—\$499.99	1,163	709	454	188	75	371	274	46	37	104	68
\$500.00 and Over	966	652	314	164	60	252	126	34	17	202	111
Not Ascertained	100	57	43	24	18	31	23	1	--	1	2
Per Cent											
All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1.00—\$99.99	2.5	2.6	2.4	4.2	4.7	1.7	1.6	0.8	1.1	0.5	0.2
\$100.00—\$149.99	17.3	16.7	18.2	20.7	24.7	15.2	17.0	11.4	12.8	9.8	8.4
\$150.00—\$199.99	20.3	19.7	21.0	23.1	23.9	18.9	21.3	13.1	12.8	13.5	16.6
\$200.00—\$299.99	31.3	30.1	32.8	29.7	29.0	29.8	32.5	37.9	44.1	29.9	38.6
\$300.00—\$399.99	14.1	14.9	13.1	12.2	10.7	16.6	13.8	16.4	14.7	17.9	16.0
\$400.00—\$499.99	7.6	8.0	6.9	5.1	3.4	10.1	8.9	11.6	9.9	9.6	7.6
\$500.00 and Over	6.3	7.4	4.8	4.4	2.7	6.9	4.1	8.6	4.5	18.7	12.4
Not Ascertained	0.6	0.6	0.7	0.6	0.8	0.8	0.8	0.2	--	0.1	0.2

Table 27 indicates clearly that rural applicants register larger percentages than the urban groups in the lower income brackets. Better incomes—offset, to be sure, by higher costs of living—appear gradually as we pass from the open country class to the village, to the town, and lastly to the city applicants. While only 21.7 per cent of male open country applicants had incomes of \$300 and above, 46.2 per cent of city male applicants are found in this income group. In this table, as well as in Table 28, it is also apparent that in regard to income, women are worse off than men. They are less often gainfully employed; they are more often disabled by ill health or bedridden; and they are socially more dependent upon their children than men.

One significant fact is that married applicants, both male and female, seem to possess a greater earning capacity than do single, widowed, separated, and divorced applicants. Approximately 42 per cent of the married male applicants and 38 per cent of the married female applicants showed incomes of \$300 or over, as compared with state averages of 30 per cent and 24 per cent for males and female, respectively. It may be that the married applicants are more satisfactorily adjusted to life and its exactions than are the other elements of the aged population. A more suitable explanation, however, is that married applicants showing relatively larger incomes were (are) more likely to be accepted than applicants with comparable incomes but without spouse or other dependents.

Single and divorced male applicants are worse off than any of the other groups, possibly reflecting the social and mental maladjustment peculiar to such persons. Single and divorced women, on the other hand, appear to be much more capable of caring for themselves. Approximately 21 per cent of all single female applicants and 22 per cent of all divorced applicants of the same sex showed incomes of \$300 or over, while the corresponding figures for male applicants were approximately 13 per cent and 15 per cent, respectively. Widowers and widows were approximately equally well off with respect to income.

Turning now to the data concerning the estimated income for the ensuing year, we shall first interpret the figures as presented in Table 29 and next comment upon the reasons why there should be such a pronounced reduction of income of applicants from the past year to the ensuing year, which appears when Table 29 is compared with Table 27.

More than two of every three male applicants and about three of every four female applicants stated that they expected no income for the coming year. Fifteen per cent reported from \$1 to \$100, about 9 per cent within the next one hundred dollar range, and only about 2 per cent ranged above \$300 per year. These estimates of incomes included (1) earning of applicants, (2) earnings of husbands or wife, (3) assistance from children or relatives, (4) pensions and annuities, and (5) property income. They did not include income from public relief or work relief, which, as we have seen, were included in the data of Tables 27 and 28. The total estimated income for the ensuing year was subtracted from the total estimated expenses (also for the ensuing year) in order to determine the amount of old-age assistance needed.

In comparison with the general returns for the applicants it is not surprising that the showing of the village applicants should be as poor

TABLE 28.—Amount of Income During the Past Year of Accepted Applicants for Old-Age Assistance According to Marital Status and Sex

Amount	Marital Condition												
	Total	Male	Female	Single		Married		Widowed		Separated		Divorced	
				Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
All Applicants	15,397	8,849	6,548	994	182	5,016	2,525	2,351	3,608	210	99	278	134
\$1 to \$99	387	228	159	28	4	106	69	72	79	8	4	14	3
\$100 to \$149	2,666	1,474	1,192	289	41	558	320	504	788	52	19	71	24
\$150 to \$199	3,125	1,747	1,378	276	46	739	388	622	887	56	22	54	35
\$200 to \$299	4,814	2,665	2,149	277	51	1,487	783	748	1,232	58	41	95	42
\$300 to \$399	2,176	1,317	859	71	17	962	467	232	355	22	5	30	15
\$400 to \$499	1,163	709	454	28	9	581	272	85	158	9	7	6	8
\$500 and Over	966	652	314	18	12	553	209	70	85	5	1	6	7
Not Ascertainable	100	57	43	7	2	30	17	18	24	--	--	2	--
Per Cent													
All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1 to \$99	2.5	2.6	2.4	2.8	2.2	2.1	2.7	3.1	2.2	3.8	4.0	5.0	2.3
\$100 to \$149	17.3	16.7	18.2	29.1	22.5	11.1	12.7	21.4	21.8	24.7	19.2	25.5	17.9
\$150 to \$199	20.3	19.7	21.1	27.8	25.3	14.7	15.3	26.4	24.6	26.7	22.2	19.4	26.1
\$200 to \$299	31.3	30.1	32.8	27.9	28.0	29.7	31.0	31.8	34.1	27.6	41.4	34.2	31.3
\$300 to \$399	14.1	14.9	13.1	7.1	9.3	19.2	18.5	9.9	9.8	10.5	5.1	10.8	11.2
\$400 to \$499	7.6	8.0	6.9	2.8	5.8	11.6	10.8	3.6	4.4	4.3	7.1	2.2	6.0
\$500 and Over	6.3	7.4	4.8	1.8	6.6	11.0	8.3	3.0	2.4	2.4	1.0	2.2	5.2
Not Ascertainable	0.6	0.6	0.7	0.7	1.1	0.6	0.7	0.8	0.7	--	--	0.7	--

TABLE 29.—Estimated Income for the Ensuing Year of Accepted Applicants for Old-Age Assistance, by Rural and Urban Residence and by Sex

Amount of Estimated Income	Rural										Urban	
	The State			Open Country		Village		Town		City		
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
All Applicants	15,397	8,849	6,548	3,719	2,209	3,653	3,068	396	374	1,081	897	
None	10,985	6,167	4,818	2,601	1,682	2,602	2,283	269	249	695	604	
\$1.00 to \$99.00	2,356	1,399	957	660	355	536	430	51	58	152	114	
\$100.00 to \$199.00	1,351	846	505	318	120	344	237	50	41	134	107	
\$200.00 to \$299.00	389	237	152	78	28	93	71	15	15	51	38	
\$300.00 to \$499.00	210	134	76	41	13	49	36	8	9	36	18	
\$500.00 or Over	72	51	21	17	5	21	4	2	1	11	11	
Not Ascertainable	34	15	19	4	6	8	7	1	1	2	5	
Per Cent All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
None	71.3	69.7	73.6	69.9	76.1	71.2	74.4	67.9	66.6	64.3	67.3	
\$1.00 to \$99.00	15.3	15.8	14.6	17.7	16.1	14.7	14.0	12.9	15.5	14.1	12.7	
\$100.00 to \$199.00	8.8	9.5	7.7	8.6	5.4	9.4	7.7	12.6	11.0	12.4	11.9	
\$200.00 to \$299.00	2.5	2.7	2.3	2.1	1.3	2.5	2.3	3.8	4.0	4.7	4.2	
\$300.00 to \$499.00	1.4	1.5	1.2	1.1	0.6	1.3	1.2	2.0	2.4	3.3	2.0	
\$500.00 or Over	0.5	0.6	0.3	0.5	0.2	0.6	0.1	0.5	0.3	1.0	1.2	
Not Ascertained	0.2	0.2	0.3	0.1	0.3	0.2	0.2	0.3	0.3	0.2	0.6	

as it is—between 70 and 75 per cent of the applicants registering no estimated income for the ensuing year. More surprising is the fact that open country applicants are almost as poorly off. Town and city applicants make a relatively better showing than open country and village applicants in the upper income brackets shown in this table.

One explanation of the marked decrease in income between what was realized during the past year and what was estimated for the coming year lies close at hand. The former included relief payments, the latter, as a rule, did not. Before old-age assistance was available, nearly three-fifths of the applicants—or between 20 and 25 per cent of all the aged over 65—had received public relief. Earning capacity also declines rapidly after a person has reached 65 or 70. Many applicants probably did not list property income for the year ahead, either because of the precariousness of such estimates in view of crop failures during past years, or because if any farm income were realized it would go toward payment of debts, taxes, and other arrears, or toward the support and rehabilitation of the members of the applicant's family.

A marked reduction in monetary assistance from children and relatives probably did not take place, aid from this source being most likely mainly shelter, food, and personal care. But without doubt the cost of the food item was often shifted from private charity to public assistance. The estimates probably also err on the conservative side slightly, for there is a tendency to think of income mainly in terms of dollars but not in terms of goods and services produced or furnished by the family. It is difficult to make a correct estimate of the monetary value of these things. There was probably also a certain tendency to confuse assistance

in case of need with assistance as a matter of right. In certain localities of the state there was a strong sentiment in favor of the Townsend pension plan. Special assistance for the aged was put off longer in this than in surrounding states. When the program was started, 9,812 persons made application during the first month, and nearly that many more during the three subsequent months. This large number of applications had to be investigated with as much dispatch as possible by a comparatively small and inexperienced staff of investigators. Under these circumstances it was not easy for the investigators to bring all sources of income to the fore, and it was probably also the applicants' more or less conscious desire to make the kind of showing that would vindicate their claims to assistance, yet these aspects should not receive much weight in the explanation of the difference in question. Comparatively few recipients of assistance were later found ineligible. Moreover, even though the number of recipients was reduced greatly from March through October, 1937, due to lack of funds, in March, 1938, 15,241 aged persons were reported as receiving assistance.

While the above explanation of the difference between the two income tables is only tentative, the principal reason can best be summarized in these words: the problem of public relief (and to some extent the private dependency) of the aged was liquidated by the old-age assistance program.

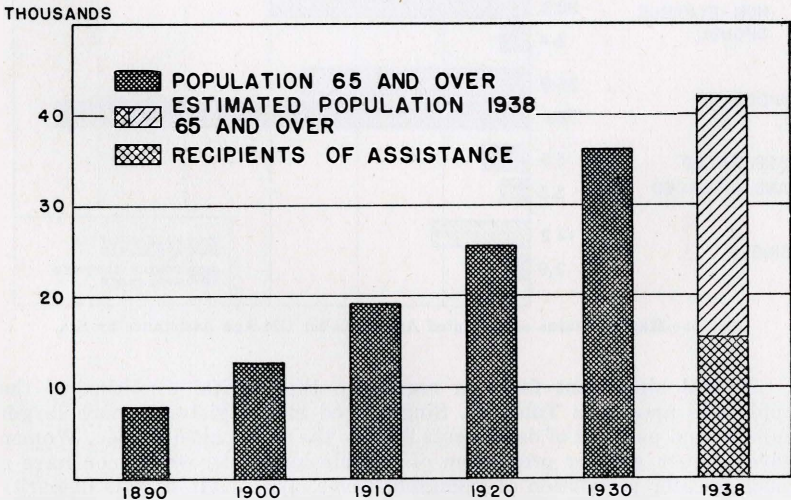


Fig. 4.—The Increase of the Population Aged 65 and Over from 1890 to 1930; the Estimated Aged Population, 1938; and the Proportion Who Received Old-Age Assistance in April, 1938.

Marital Status, Housing and Living Arrangements

In Table 31 is shown the marital status of approved applicants for old-age assistance and of the population 65 years of age and over in 1930, by sex. This subject was treated more fully in Bulletin 318, but a brief resumé is necessary here because of the close relationship which exists between marital condition and living arrangements of the accepted applicants. What should especially be pointed out is the difference between men and women with regard to the married and the widowed state. With increasing age it is increasingly likely that marriage will be broken by death. Close to 75 per cent of all women 75 years of age and over are widows. A careful comparison of the figures for applicants and for the population as a whole according to sex will also indicate that the married population contributes much less than its share of the whole number of applicants, while the opposite is the case with regard to the widowed population.

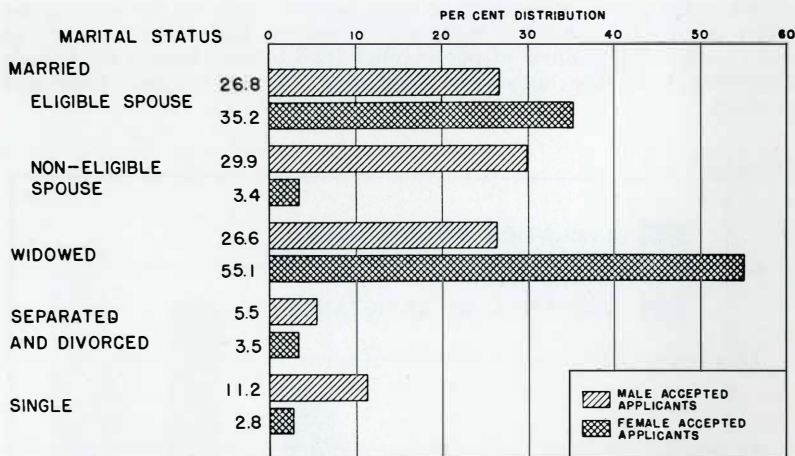


Fig. 5.—Marital Status of Accepted Applicants for Old-Age Assistance by Sex.

Several significant facts in regard to the marital condition of the applicants appear in Table 30. Single aged men register a much larger number and per cent of dependents than do the single aged women. Women have a much greater proportion of eligible husbands, while men have a much greater proportion of ineligible wives. The origin of this disparity is traceable to the tendency for men to marry women considerably younger than themselves. In the earlier bulletin it was shown that of 5,016 husbands whose applications for assistance were accepted, 2,215 had wives under 65 years of age, and that about half of these wives were found in the age group from 60-64. We concluded, therefore, that marriedness tends to work out as follows as a factor in the dependency of the aged: In the less frequent cases in which the husband is younger than his wife, although she may be eligible from the standpoint of age, she is less likely to be needy because he, being younger, is still able to support

TABLE 30.—Marital Status of Accepted Applicants for Old-Age Assistance, by Rural and Urban Residence and by Sex

Marital Status	Rural						Urban				
	The State			Open Country		Village		Town		City	
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
All Applicants	15,397	8,849	6,548	3,719	2,209	3,653	3,068	396	374	1,081	897
Single	1,176	994	182	436	48	395	84	41	8	122	42
Married:											
Eligible Spouse	4,675	2,371	2,304	919	897	1,084	1,045	107	102	261	260
Married: Non-											
eligible Spouse	2,866	2,645	221	1,187	91	1,022	97	116	7	320	26
Widowed	5,959	2,351	3,608	994	1,112	956	1,746	107	238	294	512
Separated	309	210	99	78	33	88	33	11	7	33	26
Divorced	412	278	134	105	28	108	63	14	12	51	31
Per Cent											
All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Single	7.6	11.2	2.8	11.7	2.2	10.8	2.7	10.4	2.1	11.3	4.7
Married:											
Eligible Spouse	30.4	26.8	35.2	24.7	40.6	29.7	34.1	27.0	27.3	24.1	29.0
Married: Non-											
eligible Spouse	18.6	29.9	3.4	31.9	4.1	28.0	3.2	29.3	1.9	29.6	2.9
Widowed	38.7	26.6	55.1	26.7	50.3	26.2	56.9	27.0	63.6	27.2	57.1
Separated	2.0	2.4	1.5	2.1	1.5	2.4	1.1	2.8	1.9	3.1	2.9
Divorced	2.7	3.1	2.0	2.8	1.3	2.9	2.0	3.5	3.2	4.7	3.4

her. On the other hand, when the husband is older than his wife, as is frequently the case, she is often ineligible from the standpoint of age. Furthermore, if a grant has been made in response to his application (and custom would seem to require that the husband must take the initiative in applying for old-age assistance), she may not apply for assistance even though she meets the age requirement because one grant is deemed sufficient for both husband and wife.

The widowed status is distinctly associated with old-age dependency and much more often so for women than for men. More than half of all women applicants, 55.1 per cent to be exact, are widows. Since the opportunities for making a living or obtaining gainful employment are limited

TABLE 31.—Marital Condition of Accepted Applicants for Old-Age Assistance and of the Population 65 Years of Age and Over in 1930, by Sex

Marital Condition	Approved Applicants for Old-Age Assistance			Population 65 Years of Age and Over in 1930		
	Total	Male	Female	Total	Male	Female
All Classes	15,397	8,849	6,548	36,915	20,749	16,166
Single	1,176	994	182	2,416	1,940	476
Married	7,541	5,016	2,525	20,483	13,301	7,182
Widowed	5,959	2,351	3,608	13,556	5,167	8,389
Divorced*	721	488	233	395	300	95
Unknown	--	--	--	65	41	24
Per Cent						
All Classes	100.0	100.0	100.0	100.0	100.0	100.0
Single	7.6	11.2	2.8	6.5	9.4	2.9
Married	49.0	56.7	38.6	55.5	64.1	44.4
Widowed	38.7	26.6	55.1	36.7	24.9	51.9
Divorced*	4.7	5.5	3.5	1.1	1.4	.6
Unknown	--	--	--	0.2	0.2	0.2

* Including the number of applicants returned as "separated."

TABLE 32.—Housing Condition of Accepted Applicants for Old-Age Assistance, According to Rural and Urban Residence and Sex

Housing Condition	The State											
	Rural											Urban
	Total	Open Country		Village		Town		City				
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
All Applicants	15,397	8,849	6,548	3,719	2,209	3,653	3,068	396	374	1,081	897	
Own Home	6,463	3,678	2,785	1,588	918	1,581	1,438	153	130	356	299	
Rented House	3,441	2,219	1,222	914	355	946	634	92	59	267	174	
Child's Home	2,828	1,246	1,582	626	683	388	564	56	97	176	238	
Home of Relative	565	343	222	180	86	121	90	16	9	26	37	
Free House	638	396	242	163	88	168	121	13	13	52	20	
Furnished or Unfurnished Rooms	976	609	367	79	46	306	158	60	56	164	107	
Home for Aged	95	77	18	14	--	50	11	3	--	10	7	
All Others*	391	281	110	155	33	93	52	3	10	30	15	
Per Cent												
All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Own Home	42.0	41.5	42.5	42.7	41.6	43.3	46.9	38.6	34.8	32.9	33.4	
Rented House	22.4	25.1	18.7	24.6	16.1	25.9	20.7	23.2	15.8	24.7	19.4	
Child's Home	18.4	14.1	24.1	16.8	30.9	10.6	18.4	14.1	25.9	16.3	26.5	
Home of Relative	3.7	3.8	3.4	4.8	3.8	3.3	2.9	4.0	2.4	2.4	4.1	
Free House	4.1	4.5	3.7	4.4	4.0	4.6	3.9	3.3	3.5	4.8	2.2	
Furnished or Unfurnished Rooms	6.3	6.9	5.6	2.1	2.1	8.4	5.1	15.2	14.9	15.2	11.9	
Home for Aged	.6	.9	.3	.4	--	1.4	.4	.8	--	.9	.8	
All Others*	2.5	3.2	1.7	4.2	1.5	2.5	1.7	.8	2.7	2.8	1.7	

* Including those for whom housing condition was not ascertained.

for the elderly widowed women, and since the customary means of provision for old age have proved to be far from reliable and adequate, widowhood is in no small degree the cause of dependency, especially under urban conditions. Divorced persons, as indicated by Table 31, have a much greater proportion of aged dependents than that which they are of the general aged population.

Four of every ten, or 42.0 per cent, of the accepted applicants for old-age assistance are housed in their own homes. More than one-fifth of them (22.0 per cent) live in rented houses, and one in 25 (4.1 per cent) lives in a rent free house which may be the property of children, relatives, friends, or county. The proportion who dwell in their own homes is largest for applicants who reside in villages and smallest for those who reside in cities. Those who dwell in furnished or unfurnished rooms make up a much larger percentage of urban than of rural applicants. The influence of widowhood is reflected in the fact that a much larger proportion of women applicants reside in the homes of their children than is the case with regard to men. According to the returns of the survey, 77 male and 13 female applicants live in privately maintained homes for aged persons. To be eligible for assistance the aged person must not be an inmate of a public institution.¹²

12. A special report on county poor-farms prepared by Ruth Deets and Fern L. Chamberlain of South Dakota Department of Social Security indicates that in January 1938 there were 28 counties in the state which maintained poor farms. The total inmate population consisted of 391 persons, 257 of whom were aged men and women sixty-five years of age and over. The reports from the counties showed that up to that time a total of 83 aged persons had been enabled to leave the county poor farms by being granted old-age assistance.

In Table 33, the housing conditions of accepted applicants for old-age assistance are shown by cross-classification according to the marital status and sex of the applicants. Thus, we get a set of indices showing variations from the state averages as to how many live in their own homes, in rented houses, in their children's homes, and the like, according to marital condition. Married applicants have the satisfaction of living in their own homes much more often than those who are single, widowed, separated, or divorced. Married couples also rent their homes more often than these other groups. Widowed, separated, and divorced applicants show large percentages residing in the homes of their children; but the retirement of both of the aged parents in the homes of children is of much less frequent occurrence (7.3 per cent for all male applicants; 8.2 per cent for all female applicants). Approximately 500 widowed applicants live in furnished or unfurnished rooms, somewhere. But in proportion to numbers, this is especially the lot of the separated, divorced and single aged.

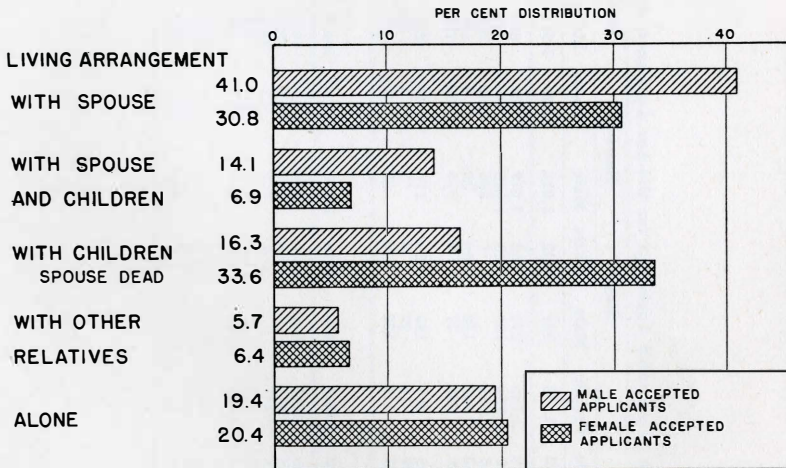


Fig. 6.—Types of Living Arrangement of Accepted Applicants for Old-Age Assistance by Sex.

Close to 20 per cent of all applicants, as may be seen in Table 34, live alone. In other words, 3,049 applicants out of 15,397 are single, widowed, separated or divorced individuals who maintain their own households. Somewhat more than one-third of all applicants (36.6 per cent live with their spouses; 11 per cent share their living arrangements with spouses and children; and 23.7 per cent, or one of every four applicants, live with their children. Since so large a proportion of all women applicants are widows (namely, 55.1 per cent), these general returns need to be broken down according to the sex of the applicant.

More than one-third (33.6 per cent) of all female applicants live with their children, while one-sixth (16.3 per cent) of all male applicants have established this type of living arrangement. The proportion of male appli-

TABLE 33.—Housing Condition of Accepted Applicants for Old-Age Assistance, According to Marital Status and Sex

Housing Condition	Single		Married		Widowed		Separated		Divorced				
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female		
All Applicants	15,397	8,849	6,548	994	182	5,016	2,525	2,351	3,608	210	99	278	134
Own Home	6,463	3,678	2,785	276	62	2,679	1,434	629	1,222	29	24	65	43
Rented House	3,441	2,219	1,222	160	19	1,648	740	321	428	37	13	53	22
Child's Home	2,828	1,246	1,582	--	1	366	206	791	1,307	43	38	46	30
Home of Relative	565	343	222	152	50	23	8	136	148	13	6	19	10
Free House	638	396	242	77	8	158	82	109	143	24	5	28	4
Furnished or Unfurnished Room(s)	976	609	367	180	29	113	45	243	260	34	11	39	22
Home for Aged	95	77	18	27	5	2	3	33	10	9	--	6	--
All Others	391	281	110	122	8	27	7	89	90	21	2	22	3
Per Cent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Own Home	42.0	41.5	42.5	27.8	34.1	53.4	56.8	26.8	33.9	13.8	24.2	23.4	32.1
Rented House	22.4	25.1	18.7	16.1	10.4	32.9	29.3	13.7	11.8	17.6	13.1	19.1	16.4
Child's Home	18.4	14.1	24.1	--	0.6	7.3	8.2	33.6	36.2	20.5	38.4	16.5	22.4
Home of Relative	3.7	3.9	3.4	15.3	27.5	0.5	0.3	5.8	4.1	6.2	6.1	6.8	7.5
Free House	4.1	4.5	3.7	7.7	4.4	3.1	3.2	4.6	4.0	11.4	5.1	10.1	3.0
Furnished or Unfurnished Room(s)	6.3	6.9	5.6	18.1	15.9	2.3	1.8	10.3	7.2	16.2	11.1	14.0	16.4
Home for Aged	0.6	0.8	0.3	2.7	2.7	--	0.1	1.4	0.3	4.3	--	2.2	--
All Others	2.5	3.2	1.7	12.3	4.4	0.5	0.3	3.8	2.5	10.0	2.0	7.9	2.2

TABLE 34.—Living Arrangements of Accepted Applicants for Old-Age Assistance, by Rural and Urban Residence

Living Arrangements	The State			Rural				Urban			
				Open Country		Village		Town		City	
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
All Types of Living Arrangements	15,397	8,849	6,548	3,719	2,209	3,653	3,068	396	374	1,081	897
Living Alone	3,049	1,712	1,337	559	217	815	733	82	99	276	238
Living with Spouse	5,644	3,625	2,019	1,405	734	1,645	975	164	87	411	223
Living with Spouse and Child(ren)	1,700	1,251	449	634	231	414	142	56	22	147	54
Living with Child(ren)	3,647	1,446	2,201	711	853	486	910	69	137	180	301
Living with other Relative(s)	926	506	420	263	140	181	197	20	19	42	64
Other Living Arrangements	417	298	119	162	34	109	58	5	10	22	17
Not Ascertained	14	11	3	5	--	3	3	--	--	3	--
Per Cent											
All Types of Living Arrangements	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Living Alone	19.8	19.4	20.4	14.5	9.8	22.3	25.5	20.7	26.5	25.5	26.5
Living with Spouse	36.7	41.0	30.8	37.8	33.2	45.0	31.8	41.4	23.3	38.0	24.9
Living with Spouse and Child(ren)	11.0	14.1	6.9	17.0	10.5	11.3	4.6	14.1	5.9	13.6	6.0
Living with Child(ren)	23.7	16.3	33.6	19.1	38.6	13.3	29.7	17.4	36.6	16.7	33.6
Living with other Relative(s)	6.0	5.7	6.4	7.1	6.3	5.0	6.4	5.1	5.1	3.9	7.1
Other Living Arrangements	2.7	3.4	1.8	4.4	1.5	3.0	1.9	1.3	2.7	2.0	1.9
Not Ascertained	0.1	0.1	--	0.1	--	0.1	0.1	--	--	0.3	--

TABLE 35.—Living Arrangements of Native and Foreign-Born White, Widowed Accepted Applicants for Old-Age Assistance

Living Arrangements	Native White										
	Total			Native Parentage		Mixed Parentage		Foreign Parentage		Foreign Born White	
				Male	Female	Male	Female	Male	Female	Male	Female
All Types of Living Arrangements	5,874	2,303	3,571	744	1,116	153	210	426	736	839	1,317
Living Alone	1,922	782	1,140	295	367	54	73	151	237	236	400
Living with Child(ren)	3,259	1,210	2,049	340	617	73	112	225	414	509	820
Living with other Relatives	474	194	280	59	85	14	19	29	68	66	70
Other Living Arrangements	207	107	100	50	47	11	6	19	15	22	27
Not Ascertained	12	10	2	--	--	1	--	2	2	6	--
Per Cent											
All Types of Living Arrangements	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Living Alone	32.7	34.0	31.9	39.7	32.9	35.3	34.8	35.4	32.2	28.1	30.4
Living with Child(ren)	55.5	52.5	57.4	45.7	55.3	47.7	53.3	52.8	56.3	60.7	62.3
Living with other Relative(s)	8.1	8.4	7.8	7.9	7.6	9.1	9.0	6.8	9.2	7.9	5.3
Other Living Arrangements	3.5	4.7	2.8	6.7	4.2	7.2	2.9	4.5	2.0	2.6	2.0
Not Ascertained	0.2	0.4	0.1	--	--	0.7	--	0.5	0.3	0.7	--

cants who live with their spouses and children is more than twice as large as that of the women. Women applicants also live less often than men in households consisting of the elderly couple alone (i.e., without children present).

When the facts in Table 34 are examined according to rural and urban residence groups the following observations may be pointed out: In the open country class, as compared with the village or the town and the city, a distinctly smaller proportion live alone and larger proportions live in households with their spouses and children, or with their children without the spouses.

In the villages, which are so largely the habitat of the retired and widowed aged, the following types of living arrangement stand out: (1) The aged person living alone; (2) the aged couple living alone; (3) the widowed person living with his or her children. Almost three out of ten of all women applicants in the village class are widows who live with their children (29.7 per cent).

The significance of Table 34 is therefore this: it shows the contrast in living arrangements of male and female applicants. The pronounced differences in living arrangements of men and women which appear in this table are traceable mainly to the fact that while 55.1 per cent of all female applicants were widows, only 26.6 per cent of all male applicants were widowers. Furthermore, the proportion of married male applicants is greater than that for females by 56.7 per cent to 38.6 per cent.

In the background of the quantitative data set forth in these tables lie their implications in regard to the applicants' social life, such as the companionship of the aged couples with each other, their living alone, with their children, and with other relatives. Naturally these living arrangements vitally affect the well-being and happiness of the aged.

The housing conditions and living arrangements have a direct relationship to the extent of assistance the applicant may need. For those who do not own their homes, the cost of rent constitutes a considerable share of the whole allowance. Property payments, interest, insurance, taxes, and costs of property upkeep may be allowed within certain limits in place of rent. Living arrangements also figure prominently in determining the need of applicants as well as the amount of annual and monthly assistance.

From time to time attention has been called to the fact that the social and economic circumstances vary to a considerable extent according to the sex and the marital condition of the applicants. Since so large a proportion of all accepted applicants are widowed persons, it was deemed especially important to show the living arrangements of this class. Furthermore, following the hypothesis that there might be considerable differences in the living arrangement of the foreign-born as compared with native groups, cross-classifications were developed with these distinctions in mind. The results appear in Table 35.

About one of every three widowed applicants lives alone. Since this may well be considered to be an unsatisfactory living arrangement, and since the corresponding proportion for all applicants was only about 1 in 5 (19.8 per cent), widowed applicants are therefore worse off than all applicants—that is, including all types of marital status. On the other hand, while only 23.7 per cent of all accepted applicants

live with their children, for widowed applicants the proportion is over twice as great (55.5 per cent). The second purpose of the cross-classification in Table 35 was also found to have considerable sociological significance. In regard to a number of points the foreign-born white applicants have been found to differ markedly from the other nativity groups. This table brings out the fact that foreign-born applicants live less often alone and more often with their children than applicants of native white parentage. The mid-way position of native white of foreign parentage is again evident.



The Extent Of Assistance Needed And Granted

Old-Age Assistance in South Dakota from October, 1936, through April, 1938.—During the first four months of the operation of South Dakota's plan for old-age assistance, the number of recipients of such assistance increased rapidly. In January, 1937, a total of 13,069 individuals received monthly grants. In February and March, when this survey was being carried on, the state agency found itself short of funds with which to meet the payments of all needy and eligible individuals. While this survey showed that 15,397 aged persons had been found needy and eligible and had been accepted for assistance by the county welfare boards, the program of assistance was not expanded but curtailed on account of lack of funds. During the spring and summer months of 1937, the Resettlement Administration, now the Farm Security Administration, agreed to come to the rescue of the state agency and furnished emergency grants to rural-farm persons who normally would have received old-age assistance.

The decline of the number of recipients during these months was therefore partly a transfer to another federal agency. Another large number, consisting of those applicants who were least in need, were removed from assistance rolls and placed upon their own resources. While these applicants were reported later among closed cases under the heading: "Became self-supporting", they could not really be considered closed in more than a temporary sense. When the new law for the administration and financing of old-age assistance became effective the number again began to increase. Individuals who formerly had been referred to other agencies or who had been denied assistance as being ineligible, and additional new applicants, were granted assistance. In April, 1938, the number of recipients had reached the highest level to date; namely, 15,539. The reader may ascertain the specific facts from month to month in Table 36. It should be understood that the number of recipients and the amounts of assistance are both uncorrected for cancellations which occur for various reasons before payment is actually received.

TABLE 36.—Changes in the Number of Recipients and in the Amount of Assistance from October, 1936, Through April, 1938*

Month	Recipients of Old-Age Assistance		Amount of Assistance	
	Number	Ratio per 1,000 Estimated Population	Total	Average per Recipient
1936				
October	3,283	82	\$ 72,160	\$21.98
November	5,747	144	124,114	21.60
December	10,067	252	213,502	21.21
1937				
January	13,069	316	268,849	20.57
February	13,039	315	242,533	18.60
March	12,101	293	221,918	18.34
April	9,400	227	176,581	18.78
May	8,863	214	82,371	9.29
June	8,623	209	80,531	9.34
**				
July	8,936	213	82,732	9.26
August	9,154	218	84,187	9.20
September	9,689	231	178,958	18.47
October	10,450	249	192,347	18.41
November	12,629	301	230,706	18.27
December	13,261	316	243,459	18.36
1938				
January	14,265	340	263,152	18.45
February	14,795	352	276,546	18.69
March	15,241	363	288,510	18.93
April	15,539	370	300,423	19.33
May	15,713	374	308,851	19.66

* Source of data: Social Security Board, Bureau of Research and Statistics, Public Assistance: Monthly Statistics for the United States. The data for February, March and April, 1938, are from Public Assistance Statistics, issued by the South Dakota Department of Social Security, Pierre, S. Dak.—The number of recipients and the amount of assistance are uncorrected for cancellations.

** Old-Age assistance administered according to the new state legislation became effective July 1, 1937, superseding the plan for old age assistance established by administrative order of the South Dakota Public Welfare Commission.

During the first three months of the program, the average payment per recipient ranged between \$21 and \$22. Since then the average payment has been considerably less, or about \$18.50 per capita. From May through August the payments were cut one-half on account of the emergency reduction.

Another way of showing the range of payments of assistance appears in Table 37, where the monthly payments that were initially approved for accepted applicants during the period October 1, 1936, through June 30, 1937, are classified according to \$5 intervals. Payments of less than \$5 were made in extremely few cases. Nearly 13 per cent of all recipients received the maximum of \$30. More than one-half of all recipients received between \$15 and \$25 per month. Men applicants received the larger monthly payments more frequently than women.

Charts contained in the monthly issues of Public Assistance Statistics indicate the variations between the counties in regard to the average amount per recipient. Generally speaking, counties having the larger urban centers receive larger average payments per recipient than the state average; and conversely, those counties which have no such urban places receive average payments which fall below the state average. In January, 1938, the average payment per recipient ranged from \$21.33 in Minnehaha county to \$13.50 in Washington county. The population of the latter county is largely Indian. The cost of living is higher in cities and towns mainly on account of the difference in regard to rent, food, and

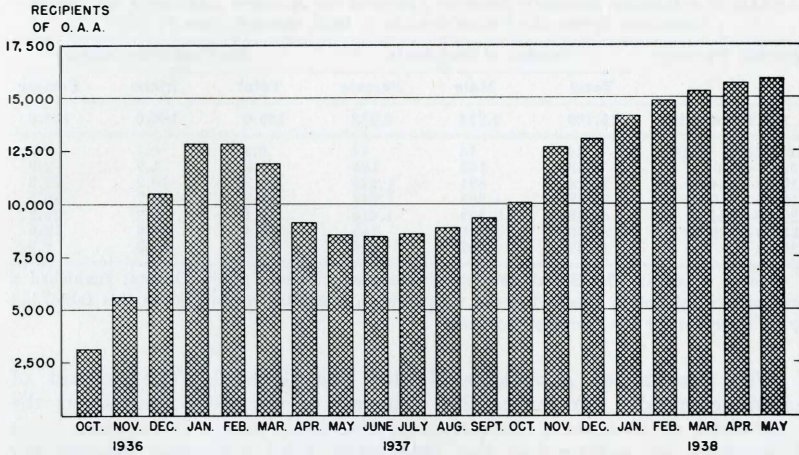


Fig. 7.—Recipients of Old-Age Assistance by Months, October 1936 through May 1938.

fuel. Other factors which affect the average payment are the living arrangements of recipients, the average income per recipient, the average number of dependents in the households, and the extent to which medical costs enter into the budget. Brookings county, whose old-age assistance program we discuss further in the following pages, ranks below the state average both in regard to the number of recipients per thousand population and in regard to the average payment per recipient. Why this is so need not be explained in this connection, but this general fact should be borne in mind in the interpretation of the subsequent tables.

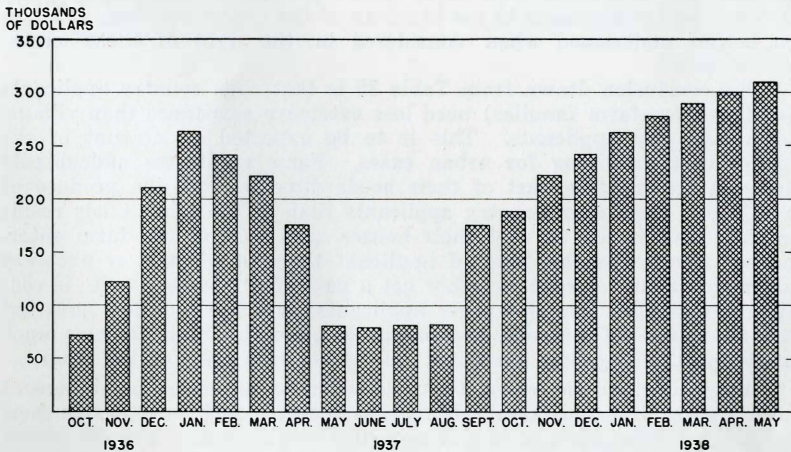


Fig. 8.—Amount of Obligations Incurred for Old-Age Assistance by Months, October 1936 through May 1938.

TABLE 37.—Monthly Payments Initially Approved for Accepted Applicants for Old-Age Assistance during the Period October 1, 1936, through June 30, 1937

Monthly Payment	Number of Recipients			Per Cent Distribution		
	Total	Male	Female	Total	Male	Female
All Payments	15,109	8,726	6,383	100.0	100.0	100.0
Less than \$5.00	24	13	11	0.2	0.1	0.2
\$5.00—\$9.99	348	162	186	2.3	1.9	2.9
\$10.00—\$14.99	2,314	891	1,423	15.3	10.2	22.3
\$15.00—\$19.99	3,747	1,803	1,944	24.8	20.7	30.5
\$20.00—\$24.99	4,249	2,639	1,610	28.1	30.2	25.2
\$25.00—\$29.99	2,480	1,711	769	16.4	19.6	12.0
\$30.00	1,947	1,507	440	12.9	17.3	6.9

Source of data: The Social Security Department, Pierre, South Dakota, furnished a preliminary tabulation classifying the recipients in a similar manner as in this table, but by \$1 intervals for the monthly payments.

The Amount of Assistance Needed and Granted.—The amount of assistance needed for the coming year by an accepted applicant is the equivalent of budgetary deficiency of the individual. It is (and was) determined by subtracting the applicant's total estimated income for the ensuing year from the total estimated expenses. The amount needed may or may not have been granted and received as old-age assistance. In some cases the budget deficiency was changed or revised by the state authorities. Approximately 1,200 accepted applications, or about 8 per cent of the total, showed that over \$360 was needed. But \$360 per year, or \$30 per month, was the limit of assistance that could be granted as old-age assistance. In these cases, therefore, supplementary general public assistance from the county was necessary.

When these amounts of assistance were tabulated according to groups, indicated in Tables 38, 39 and 40, marked variations in the extent of need appears according to the rural and urban residence, living arrangement, and health condition of the applicant. The general tendency for men to be more needy than women, as shown by the larger numbers and percentages in the brackets of the larger amounts, can also be better understood when considered in the light of these cross-classifications.

The conclusion drawn from Table 38 is that open country applicants (mainly from farm families) need less extensive assistance than village, town, and city applicants. This is to be expected on account of the higher costs of living for urban cases. Farm applicants undoubtedly derive a considerable part of their needs directly from the produce of the farm. More open country applicants than of the other kinds reside in their own homes or rent their houses as a part of the farm enterprise. Hence, for this kind of applicant the cost of rent or property payments in lieu of rent is either not a part of the budget or it is considerably smaller than for other applicants. In some counties, however, the advantage of property ownership is offset by high charges upon property (taxes) on the one hand, and by low rent costs on the other.

It would stand to reason that bedridden or enfeebled aged persons need greater assistance than those whose health is such as to enable them to care for themselves or to pursue active employment. Table 39 proves this point effectively. Those who are bedridden need larger amounts of assistance more often than those who are not bedridden but yet require

APPLICANTS FOR OLD-AGE ASSISTANCE IN S. D. 49

TABLE 38.—Amount of Assistance Needed for the Coming Year by Accepted Applicants for Old-Age Assistance, According to Rural and Urban Residence and Sex

Amount	Rural												Urban			
	The State			Open Country		Village		Town		City						
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female			
All Applicants	15,397	8,849	6,548	3,719	2,209	3,653	3,068	396	374	1,081	897					
None	14	3	11	1	4	--	1	1	1	1	1	1	5			
\$1.00 to \$99.00	234	115	119	64	55	30	42	4	2	17	20					
\$100.00 to \$149.00	1,274	517	757	298	328	146	315	21	31	52	83					
\$150.00 to \$199.00	2,934	1,222	1,712	616	686	410	682	45	60	151	284					
\$200.00 to \$299.00	6,028	3,495	2,533	1,521	806	1,430	1,240	166	169	378	318					
\$300.00 to \$399.00	4,343	3,070	1,273	1,058	284	1,442	717	126	94	444	178					
\$400.00 and Over	538	411	127	156	42	187	63	32	16	36	6					
Not Ascertained	32	16	16	5	4	8	8	1	1	2	3					
Per Cent																
All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0			
None	0.1	--	0.2	--	0.2	--	--	0.3	0.3	0.1	0.6					
\$1.00 to \$99.00	1.5	1.3	1.8	1.7	2.5	0.8	1.4	1.0	0.5	1.6	2.2					
\$100.00 to \$149.00	8.3	5.8	11.6	8.0	14.8	4.0	10.3	5.3	8.3	4.8	9.3					
\$150.00 to \$199.00	19.1	13.8	26.1	16.6	31.0	11.2	22.2	11.4	16.0	14.0	31.7					
\$200.00 to \$299.00	39.1	39.5	38.7	40.9	36.5	39.1	40.4	41.9	45.2	35.0	35.4					
\$300.00 to \$399.00	28.2	34.7	19.4	28.5	12.9	39.5	23.4	31.8	25.1	41.1	19.8					
\$400.00 and Over	3.5	4.6	1.9	4.2	1.9	5.1	2.0	8.1	4.3	3.3	0.7					
Not Ascertained	0.2	0.2	0.2	0.1	0.2	0.2	0.3	0.3	0.3	0.2	0.3					

TABLE 39.—Amount of Assistance Needed for the Coming Year by Accepted Applicants for Old-Age Assistance, According to the Health Condition of the Applicant at Time of Application

Amount	Health Condition												
	All Applicants			Bedridden		Not Bedridden —Needs Care		Able to Care for Self		Not Ascertained			
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
All Applicants	15,397	8,849	6,548	173	229	1,916	1,658	6,730	4,639	30	22		
None	14	3	11	--	1	1	3	2	7	--	--		
\$1.00 to \$99.00	234	115	119	--	2	14	22	100	95	1	--		
\$100.00 to \$149.00	1,274	517	757	9	17	115	169	392	569	1	2		
\$150.00 to \$199.00	2,934	1,222	1,712	24	47	280	423	909	1,238	9	4		
\$200.00 to \$299.00	6,028	3,495	2,533	52	87	688	647	2,746	1,790	9	9		
\$300.00 to \$399.00	4,343	3,070	1,273	70	64	736	373	2,255	829	9	7		
\$400.00 and Over	538	411	127	18	11	78	21	314	95	1	--		
Not Ascertained	32	16	16	--	--	4	--	12	16	--	--		
Per Cent													
All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	0.1	--	0.2	--	0.4	0.1	0.2	--	0.2	--	--		
\$1.00 to \$99.00	1.5	1.3	1.8	--	0.9	0.7	1.3	1.5	2.0	3.3	--		
\$100.00 to \$149.00	8.3	5.8	11.6	5.2	7.4	6.0	10.2	5.8	12.3	3.3	9.1		
\$150.00 to \$199.00	19.1	13.8	26.1	13.9	20.5	14.6	25.5	13.5	26.7	30.0	18.2		
\$200.00 to \$299.00	39.1	39.5	38.7	30.0	38.1	35.9	39.0	40.8	38.6	26.8	40.9		
\$300.00 to \$399.00	28.2	34.7	19.4	40.5	27.9	38.4	22.5	33.5	17.9	33.3	31.8		
\$400.00 and Over	3.5	4.6	1.9	10.4	4.8	4.1	1.3	4.7	2.0	3.3	--		
Not Ascertained	0.2	0.2	0.2	--	--	0.2	--	0.2	0.3	--	--		

considerable care. The latter, in turn, need more extensive aid than those who are able to care for themselves. But compare men and women: while the latter are more often bedridden and frail of health than the former (see Table 2), they are evidently found to be less needy than men so far as the data of Table 39 present the matter. Someone does assume this burden of caring for the bedridden and home-bound old women; most likely the daughters or other female relatives of the applicant.

When the amounts needed for the ensuing year are classified according to the living arrangement and sex of the applicant—as in Table 40—the most distinct relationship between these facts appears. The consistent spread in percentages (larger for men than for women in the upper brackets; smaller for men than for women in the lower brackets, and vice-versa) is seen to be pronounced in regard to men and women applicants who either live with their spouses or with their spouses and children. But this difference in need between the sexes disappears almost entirely in regard to those (1) who live alone, (2) who are widowed and live with their children, and (3) who live with other relatives. The principal explanation of the differences in extent of need between men and women applicants therefore lies in the living arrangement.

The Budget and Living Arrangements of Brookings County Recipients of Old-Age Assistance.—The general principles involved in old-age assistance are (1) that the amount of assistance which any person shall receive shall be determined in each case with due regard to the resources and necessary expenditures of the individual; (2) that the amount of assistance shall be sufficient, **when added to all other income and support of the recipient**, to provide such person with a reasonable subsistence compatible with decency and health, but (3) such amount shall not exceed a maximum of \$30 per month. A fourth limitation placed upon assistance is that which involves shared household budgets, as explained in the next paragraph.

The old-age assistance program contemplates meeting the needs of only eligible applicants for such assistance. It was (and is) not the intent of this program to carry the general relief load of the counties. When the household includes persons not eligible for old-age assistance, pro-rata deductions are to be made from all items in which the other members of the group share the benefits. The present application forms therefore separate the applicant's share from the totals of the various items of expense of his or her household. For example, if \$120 is the annual cost of shelter for a family of four, one member of which is an applicant for old-age assistance, the applicants shelter allowance should be \$30 annually.

The above rule with regard to keeping old-age assistance separate from general county relief is further qualified as follows by the State Department of Social Security: if the provision for the other member or members of the household is the legal responsibility of the applicant (cf. Section 191, Chapter III, Revised Code of 1919), and if such other members are unemployable because of their age or other circumstances, and if the cost of such shared household item or items is not larger than would be required for the applicant were he living alone—then in such cases the further costs of dependency, up to the \$30 monthly maximum, may be charged to the cost of old-age assistance.

13. South Dakota State Department of Social Security, **Manual of Instructions**, July 1, 1937, p. A-8.

TABLE 40.—Amount of Assistance Needed for the Coming Year by Accepted Applicants for Old-Age Assistance, According to the Living Arrangement of the Applicant

Amount	Living Arrangement														
	All Applicants			Alone		With Spouse		With Spouse and Child(ren)		With Child(ren)		With Other Relative(s)		Other Arrangement	
	Total	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
All Applicants*	15,397	8,849	6,548	1,712	1,337	3,625	2,017	1,251	449	1,446	2,203	506	420	298	119
None	14	3	11	--	3	1	1	1	1	1	6	--	--	--	--
\$1.00 to \$99.00	234	115	119	20	17	49	41	7	12	31	37	5	--	3	7
\$100.00 to \$149.00	1,274	517	757	86	82	222	359	54	81	102	177	38	45	15	12
\$150.00 to \$199.00	2,934	1,222	1,712	193	143	389	793	174	188	316	479	105	92	44	17
\$200.00 to \$299.00	6,028	3,495	2,533	865	619	1,178	578	423	112	644	999	248	173	131	51
\$300.00 to \$399.00	4,343	3,070	1,273	511	450	1,542	185	504	43	317	463	95	101	98	30
\$400.00 and Over	538	411	127	33	22	240	51	85	9	33	39	13	4	7	2
Not Ascertained	32	16	16	4	1	4	9	3	3	2	3	2	--	--	--
Per Cent															
All Applicants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	0.1	--	0.2	--	0.2	--	0.1	0.1	0.2	0.1	0.3	--	--	--	--
\$1.00 to \$99.00	1.5	1.3	1.8	1.2	1.3	1.4	2.0	0.6	2.7	2.1	1.7	1.0	1.2	1.0	5.9
\$100.00 to \$149.00	8.3	5.8	11.6	5.0	6.1	6.1	17.8	4.3	18.0	7.1	8.0	7.5	10.7	5.0	10.1
\$150.00 to \$199.00	19.1	13.8	26.1	11.3	10.7	10.7	39.3	13.9	41.9	21.9	21.7	20.7	21.9	14.8	14.3
\$200.00 to \$299.00	39.1	39.5	38.7	50.5	46.3	32.5	28.7	33.8	24.9	44.5	45.4	49.0	41.2	44.0	42.9
\$300.00 to \$399.00	28.2	34.7	19.4	29.8	33.7	42.5	9.2	40.3	9.6	21.9	21.0	18.8	24.0	32.9	25.2
\$400.00 and Over	3.5	4.6	1.9	1.9	1.6	6.6	2.5	6.8	2.0	2.3	1.8	2.6	1.0	2.3	1.7
Not Ascertained	0.2	0.2	0.2	0.2	0.1	0.1	0.4	0.2	0.7	0.1	0.1	0.4	--	--	--

* Including in the totals, 11 male and 3 female applicants whose living arrangements were not ascertained.

For budgeting purposes it is found that recipients of old-age assistance fall rather naturally into four different groups: (1) those who are living alone, (2) those who are living with dependents, (3) those who are living in households which include legally responsible relatives of the applicant, and (4) those who live in households of unrelated (or, if related, not legally responsible) persons.¹⁴ The budgets of the first class do not involve pro-rata sharing, the second class do always, and the third class may or may not (according to the ability of the legally responsible relative to contribute the applicant's share of shelter, fuel, light, etc.). As to the fourth class, recipients living in households of "unrelated" persons, legal responsibility for the applicant is not the case. "The feeling of responsibility for the applicant's care which exists in these households will be the determining factor in deciding whether the applicant's budget should be figured on the basis of board and room or on the basis of separate budgetary items." The visitor determines which plan is suited to each case.

The procedure of setting the recipient's share of the household budget apart from the budget of the rest of the group was not provided for in the first application records from which the data for this survey were obtained. It was applied when cases were re-investigated later on. The original plan of the survey did not contemplate procuring data along this line of inquiry. The principle of it appears to have been recognized from the outset to some extent. In tabulating the amounts of assistance needed by accepted applicants for the coming year (Table 40), it was found that while men and women living alone were found to be about equally needy, women living with their husbands and especially those living with husbands and children were found less needy than men having similar living arrangements.

To illustrate more definitely how the amount of assistance granted each month varies with the living arrangements of the recipients it was decided to make a separate inquiry covering the recipients of old-age assistance in Brookings county in February, 1938. The results are shown in Table 41, which is based upon the concept of the median amounts of assistance. The use of this concept requires an explanation. Statisticians define the median as the middle item in an array, and an array is a series of items (in this case, the amounts of assistance) arranged according to size. The median amount, therefore, divides recipients into two equal groups, one-half receiving less than this amount and one-half more. Since the median is not influenced by the extremes on either side, it is more reliable for our purposes than the arithmetic average. When the median is sought for an even number, it is in reality not extant, and an average of the two central items is used instead. For instance, if the number of recipients is 32, the median lies between item 16 and item 17 and is an average of two.

A number of interesting facts are shown by this table which corroborate many of the points discussed above. The cost of assistance varies according to farm, village, and town residence and according to type of living arrangement. The median amount of assistance granted farm recipients lies at a much lower level than that of village and town recipients (except in the two cases where dependent children are present). The town recipients dealt with are those of the City of Brookings, which in

14. South Dakota State Department of Social Security, *Instructions for Completing S.D.O.A. Form II Revised*, February 10, 1938, pp. 8, 9.

APPLICANTS FOR OLD-AGE ASSISTANCE IN S. D. 53

TABLE 41.—Median Amounts of Assistance per Month Granted Recipients of Old-Age Assistance in Brookings County, February, 1938, Classified According to Residence and Living Arrangement

Living Arrangement	Brookings County Recipients		Farm Recipients		Village Recipients		Town Recipients	
	Number	Median Grant	Number	Median Grant	Number	Median Grant	Number	Median Grant
All Recipients	314	\$16.85	86	\$14.80	121	\$17.80	107	\$17.50
A. Living Alone	65	19.10	5	15.15	32	19.13	28	19.55
B. Living in Household Groups								
1. With Dependents								
a. Spouse Receives OAA	91	17.50	16	17.75	43	17.65	32	17.20
b. Spouse Does Not Receive OAA	25	18.50	7	16.17	10	18.98	8	18.00
c. Dependent Children	3	19.75	2	21.75	1	19.75	--	--
2. With Legally Responsible Relatives								
a. Contributing the recipient's share of certain items	74	13.50	40	12.82	15	13.60	19	14.50
b. Not contributing the recipient's share	33	17.03	5	15.25	14	17.19	14	17.52
3. With Households Not Legally Responsible (or unrelated Persons)								
a. Contributing the recipient's share of certain items	9	15.00	6	12.58	1	15.00	2	16.75
b. Not contributing the recipient's share	14	18.23	5	15.00	5	18.85	4	19.26

1935 had a population of 5,311. The hamlets and villages in Brookings county are Ahnberg, Aurora, Bruce, Bushnell, Elkton, Sinai, Volga, and White. Ahnberg, formerly Como, is unincorporated. Elkton, the largest of the villages, had a population of 807 in 1935.

The median grant for all recipients of the county was \$16.85. The grants ranged from \$5 to \$30. Only six recipients received the maximum allowance of \$30. Between February and April, 1938, a number of budgets were revised upward and the number of recipients was increased. In February, 289 individuals received assistance and the average grant was \$16.23. In April, 314 individuals received assistance and the average amount per recipient was \$17.63.

The various types of living arrangements were first classified into two major groups (A) recipients living alone and (B) recipients living in household groups. The latter group was again divided into three-sub-classes (1) recipients living with dependents (2) with legally responsible relatives (3) with households not legally responsible or with unrelated persons. The first of these was again broken down in such a way as to indicate whether or not the spouse received assistance; the last two were divided according to whether or not the persons with whom the recipient lives contributed a share of one or more of the following items: shelter (rent), property payments, fuel, light, water, incidentals and the like. It is recognized that these bases of classification are not mutually exclusive. It was found that certain recipients would have both dependent children and legally responsible ones. Sometimes, therefore, it was necessary to make an arbitrary classification according to the more relevant fact of the case.

One important question which this table answers is: How many aged couples received old-age assistance, and what was the approximate amount

of it? In February-April, 1938, there were 46 such couples in Brookings county (91 individuals plus one recipient who died during the interval). The median-average amount received by these couples was \$34.33 a month. The per capita amount needed by Brookings county recipients of old-age assistance is less than the general average for the state.¹⁵ When the wife of the recipient is living and when other members are included in the household, the total cost of the "shared" items of the household budget is divided by the number of persons present in the household. This is done in order to guard against placing bona fide county relief costs upon the program of old-age assistance. The allowances for recipients whose spouses are eligible is therefore usually lower than the allowances for recipients whose spouses do not receive old-age assistance.

The main significance of Table 41 is that it shows the extent to which responsible relatives do and do not contribute the "shared" items of the recipients' budget. Secondly, the same fact is shown with regard to the households which are not legally responsible. These facts are worth dwelling upon. In 33 out of 107 cases responsible relatives do not contribute because they have been found unable to do so; in 9 out of 23 cases, persons who are not legally responsible—such as brothers and sisters, friends and acquaintances—do make a substantial contribution toward the support of the recipient. With regard to these types of cases, the task of the social worker may be summed up as consisting of the enlistment of private or public resources on behalf of the needy and eligible applicant. In the light of these tables, it is easily perceived that the decisions and arrangements made from day to day by the field investigators and social workers with regard to such cases naturally affect in a very vital way the cost of old-age assistance and the welfare of the recipients and their household associates.

15. South Dakota Department of Social Security, *Public Assistance Statistics*, April, 1938, pp. 17-18.

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