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Tax abatement as a social service: a study of tax methods in the forty-seven capital cities as compared to Boston, 1925-1940

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TAX ABATEMENT AS A SOCIAL SERVICE
A STUDY OF TAX-METHODS IN THE FORTY-SEVEN CAPITAL
CITIES AS COMPARED TO BOSTON
1925 - 1940

A Thesis

Submitted by

Cynthia Mae Bolt
(A.B., Lincoln University, 1939)

In Partial Fulfillment of Requirements for
the Degree of Master of Science in Social Service
1942

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I

INTRODUCTION

This study is an attempt to show the trend of real estate taxation, the problem of delinquency in tax payments and the efforts now being made toward the alleviation of this problem through social action in the United States. Particular emphasis has been placed on the period between 1925 and 1940.

So complex and far reaching a subject as is the question of taxation in all its branches cannot be treated in this broad yet brief undertaking; however, sufficient historical and statistical material will be incorporated—thus acquainting the reader with tax events of the past and allowing for an appreciative interpretation of the data presented. In accordance with this view, the first part of this study has been devoted to an examination of the conditions which were prevalent in the country between the years 1925-1940.

It has been pointed out by tax experts such as Eldean, Jenson, Judson and others, that the problem of tax delinquency is not diminishing in magnitude, but rather shows a distinct tendency to increase. It is a problem which is not confined to any single community, but is confronting each section and locale of the nation, arising out of social and economic conditions which are common to existence.

The second large division of the study presents methods and policies in operation throughout the country in the various state and local departments which are attempting to meet this problem. Foremost of these is the present set-up in the Assessing Department, City Hall
Annex, Boston.

The third and last division is a brief historical sketch of the use of social service in the treatment of tax delinquency in Boston, Massachusetts, and the rapid progress made resulting in the establishment of an agency to meet the even increasing demands of its services.

No attempt has been made to bring into the discussion any proposed method for tax reform or to become too involved in the interpretation of causes and effects; only in so far as the modification of existing circumstances and conditions can be brought about with the facilities at hand that will tend toward the amelioration of the pressing and recognized problem of tax delinquency.

In the presentation of the facts contained in this study, no thought of criticizing any department or official of any city, town or state department or administration is intended. The task is to present as purely an objective account as possible of methods that are in operation today throughout the nation.

The contents of the study comprise not only personal experience, but information has been freely drawn from varied sources constituting that large body of knowledge on taxation. That part of the study which gives a brief background and discussion of tax history and recent trends is based upon the findings of tax experts such as A. B. Peabody in his address on Taxation-Workingmen's Library; articles discussed in The Bulletin of National Tax Association by Phillip Nichols, Jens P. Jensen, Harold M. Groves, R. L. Soule, M. M. Davison, Edwin S. Todd, Seymour L. Wolfbein, Harry K. Allen and others and books such as Taxa-
The second part is interpreted from twenty-four answers to questionnaires sent to the assessing departments in the forty-seven capital cities (concerning the efforts made to meet the problem of tax-delinquency, disposition of property-exemptions made etc.) also from articles published in The Bulletin of the National Tax Association, Acts and Resolves of Massachusetts, 1858-59, Moody's Manual of Investments—American and Foreign AND Tax Systems 8th Edition Tax Reserve Foundation.

Information for the third section is based upon case records of the Social Service Division, Assessing Department, Boston, Massachusetts, together with interviews held with Mr. J. C. Dowling, Principal Assessor, and former Commissioner of Public Welfare and Mrs. A. B. O'Neil, head of the Social Service Division. Reference is also made to the Revised Laws of Massachusetts, Chapter 59, Clauses 17 and 18. The writer's own experience as a student worker in the department has also been a contributing factor in the interpretation of aims and purposes of the experiment set forth in this section.

1 Boston was not included because the efforts of this department are discussed in detail in the third section.
The data compiled, especially for the second and third sections, have been submitted to a careful analysis and interpretation in order that, in so far as possible, inaccuracies might be avoided.

Only the main features of the laws as they effect assessment and collection of taxes have been included, and those have been stated as briefly as possible.

The material has been presented from the historical (first and second sections) and the statistical approach (third section) with the feeling that these methods present to the reader, not only the narrative and chronological order of events in tax history and trends, but also include a graphic account of the numbers of persons benefitted by progressive social treatment in a given area (Boston) and to what degree and in what ways those persons are affected.

For aid in the preparation of the data, the writer is deeply indebted to the many officials of various state departments who made it possible to include in this study the current procedures being followed in the treatment of tax delinquency. Especial gratitude is due to Mr. J. C. Dowling and Mrs. A. B. O'Neil for making a study of case records possible, and to the various foundations and organizations for their suggestive lists of bibliographies.
II

BACKGROUND OF TAX PROBLEM

1. Taxation
2. Assessments
3. Trends in Taxation
4. Summary
1. Taxation

Taxation is the term commonly employed to express the means adopted by the government to obtain compulsorily the necessary revenue to defray the expenses incident to the performance of its functions including cost of services and materials.¹

It is a many-sided subject and has been a theme for the economist. Its legal aspects have furnished a field in which many writers have explored. A third aspect of the subject is often concerned with the layman and the part he plays, the effects on community life and on the individual.

The discussion of taxation with its social, legal and economic implications is not peculiar to our modern period, but dates back to antiquity.

As long ago as Cicero's time taxation was pronounced the nerves of the state, and which, whether paid in gold or in what can in the present condition of the country be best substituted, must be allowed to be the great systematic nerve of the body-politic. Introduce a wise and efficient system of taxation, and life and energy will pervade the country.²

"Political institutions are not ends in themselves, but they are, on the whole organs of social life which are justified in so far as they promote social utility."³

² E. Atkinson, "Taxation No Burden", Atlantic Monthly, 10:115-118.1862
³ Harvey W. Peck, Taxation and Welfare, (New York: Macmillan Company, 1925)
The first and most obvious division of taxes is into direct and indirect. "For greater brevity and sufficient accuracy we may define direct taxes to be those levied on consumption."

This study is chiefly concerned with the division of direct taxes. Thomas S. Adams, in an editorial observed that the striking feature of the last half of the 19th century was the increase in the functions and cost of the city government. This increase caused reaction against high taxes and resentment towards the collection of the same. The first fifteen years of the twentieth century were marked by the words economy, efficiency and retrenchment. More and more the public became conscious of the justification of taxes which was clearly defined as the end of the state. This end being phrased as the general welfare, emphasizing again social utility.

For social distribution of the tax burden and justice in its measures, public concern turned to legislators and administrators who, working under the pressure of complex social forces, commonly brushed aside long-run consideration of social justice and yielded to factors of immediate and practical importance. This thought brings the reader to the ever present question of expediency and justice in taxation. Frederick N. Judson expresses this thought as follows:

It is the duty for those who feel the obligation to labor for natural and just laws governing taxation, which shall fairly

4 George W. Crocker, An Exposition of the Double Taxation of Personal Property in Massachusetts (Boston, 1885) p.15
and equally distribute the burdens of government, so that every man, so far as conditions permit, shall contribute there to according to his ability. Thus distributing the burden of tax more equitable and relieving the helpless class widows and orphans who cannot escape.5

There are certain principles which govern and are fundamental to all systems of taxation, "justice or equality, certainty, efficiency and economy." The boundaries of taxing jurisdiction are in many cases the result of historical accident, or if determined on economic grounds were established before the present pattern of population and industry. Inequalities frequently developed in the distribution of tax loads, as a result of the fiscal needs of a given area becoming out of line with the tax base.

A study of the distribution of the tax burden invariably discloses a steady reliance on general property, more specifically real estate, for the securing of sufficient revenues to carry on the functions that are, without question, necessary to the welfare and the perpetuity of the state, enabling it to do what individual citizens cannot do for themselves.

The general property tax for the most part is administered locally. Local legislative bodies, as boards of county,

5 Frederick N. Judson, Justice in Taxation as a Remedy for Social Discontent (St. Louis: Nixon-Jones Printing Company, 1898), pp. 34-35

6 George G. Crocker, An Exposition of the Double Taxation of Personal Property in Massachusetts (Boston, 1885) p. 15.
supervisors, city and village councils, and township and school boards, decide on the revenue to be raised in their respective jurisdictions by the levy on property. The amount of these levies in a given tax-district plus that of the state is the total levy on the property within that district. This total charge is then divided among individual property owners in proportion to the assessed valuation of their property as determined by local assessors. The taxes so levied are collected locally and then are deposited in the treasuries of local units of government. The state share is forwarded to it and the local property tax revenues remain subject to expenditure for the various purposes of the county, city, township, school district, and other local subdivisions of government.7

Though numerous changes in detail occur each year and changes in principle occasionally, the net change over a period is small.

The general property tax is levied on an expenditure basis, that is the amount to be raised on property is determined by the needs of the budget, less the contribution of other sources to these needs.8

Once the total levy of the general property tax is determined, the next problem is that of assessment. This topic will be discussed further in the chapter. The levy is the amount to be raised, the assessment is its distribution.

A bad distribution may make even a light weight a burden, but when the weight to be borne is heavy, as is the case with the general property tax, the matter of its equitable distribution becomes especially important.9

In view of the fact that this study is chiefly concerned with real estate tax, suffice it to say that general property includes personal taxables, such as jewelry, bonds, furs etc., as well as real es-

8 Ibid., p. 65
9 Kendrick, op.cit., pp. 65-66
The tax on real estate in spite of its many defects, has in
the past, had some outstanding merits... in recent years, and
especially since the depression, these merits have largely
melted away. A statutory and constitutional tax limitation
has gained more momentum during the last seven or eight years
than during any comparable period in our tax history.10

Eldean says that as long as tax burdens were moderate, increases
in expenditures were more or less tacitly accepted by the electorate.
As these burdens reached a point where they could no longer be de-
scribed as moderate, however, a pronounced change soon became apparent.

As a result, the populace resolved itself into smaller groups and as-
ociations. Armed with statistical facts and planned, specific pro-
grams for economy, "the now twenty state-wide tax payer associations
and some 1,200 city, county, towns and village groups" allied them-
selves with the many civic and business organizations.

The rate of almost all other taxes is fixed by the legislature,
while the tax on real estate is relied on to make up the difference
between the total receipts from the fixed levies.

In the great depression of 1929 and subsequently this rise
has been so extreme that it has rendered real estate an un-
productive investment and has resulted in an appalling num-
ber of sales of real estate for non-payment of taxes.13

10 A.G. Buehler, "Principles of Expediency and Justice in Tax-
ation," The Bulletin of the National Tax Association,
21:136, February, 1936
11 Ibid., p. 28
12 Frederic A. Eldean, "Taxpayers Role in Public Affairs,"
Dun's Review, 49:25-28, February, 1941
13 Charles Rogerson and Phillip Nichols, "Tax Limitations"
The Bulletin of the National Tax Association, 22:59,
November, 1936
2. Assessment

The extreme severity of this latest depression and the greater complexity of the economic system upon which its impact was felt have brought out intolerable defects in method of real estate taxation and assessment. These factors bring us to a most important and very essential component of taxation—assessment.

Assessment represents a conservative value which the taxpayer should expect to receive for his property on a quick turnover. In addition it might be said to be an official valuation of property for the purposes of taxation. The persons who perform this most important task are called assessors. Assessors are usually considered to be officers of the municipalities which select them. It is nevertheless true that these officers are considered by the law, for the most part, not as servants of the community where they reside, but as officers of the state, performing their duties in restricted parts of its territory.

The contribution of all citizens to the public revenue is so largely determined by the work of these officers that the office of assessor should be made sufficiently attractive to induce its acceptance by the most capable citizen. Moreover, the character of the work to be performed by these individuals is such that they of all other officers employed should be free from political influences and party strife.

If the duties that are inherent in the system are properly performed the job of assessing is one of the most difficult tasks to ex-
ecute in the chain of tax administration. It is then imperative that thought be given to the selection or appointment of those who are to supervise and participate in this vital program. Assessing calls for an adequately trained individual who has experience and technical knowledge of the skills necessary to effective functioning. In-service training by the commissioner in charge is an invaluable aid to assessors in preparation for meeting their responsibilities; it is also instrumental in raising assessment standards. Good elementary procedure in assessment also necessitates a minimum of aids such as tax maps, statistics or records of sales, building construction plans and details etc.

The functions of the assessors vary from state to state as does his tenure, requirements for holding office, compensation etc.; however, there are certain outstanding features that should be common to the selection of assessors and administration of an effective and equitable assessing system.

Kendricks in his book Tax Issues agrees conclusively with the observation made by the National Association of Assessing Officers in the study on Assessment Principles and Terms pertaining to part time employment of assessors, about one third of the states are so affected. In apportioning the districts to be assessed, it is important that the districts are laid out so that duplication of effort is avoided and a large enough area is included to warrant the employment of a full time worker who will direct all his energies toward his official duties. Under the conditions of part time employment the economic welfare of
the assessor makes it necessary for him to seek employment elsewhere. This results in a lack of incentive to put forth his best efforts as assessor.

Proficiency in this type of work is realized largely through experience, consequently, too much emphasis cannot be placed on the value of retaining these officers for a period of time that will insure the greatest progress.

The chief problem of the assessor is to assess real property on the basis of its capital value (meaning its determination in fair and open sale). The valuation of taxable property is one of the most important steps in taxation because the valuation determines the taxpayers burden in relation to that of his fellow tax-payers.

The general constitutional provisions for uniform valuation have been supplemented by statutes and administrative rulings. The simplest method is to require that property must be assessed at its value leaving assessors to interpret this term through actual valuations, and to assess property accordingly.

The manner in which the assessment is performed varies considerably. However, there are two major modes of procedure.

On one the assessing official or his deputy is present at a special place or stated days, and there receives the list of taxpayers. In the other, the assessor himself assumes the initiative and sometimes interrogates the owner or from other sources obtains the information.

In the performance of this duty field trips are essential. The

15 Jenson, op. cit., p. 346
compilation and utilization of sales held in the past and data concern-
the combined value of land and improvement aids are of incalculable im-
portance. In general, the assessor has the right to view the property
to be assessed, to enter the buildings and examine them for the pur-
pose of determining its value.

Upon the compilation of his work, the assessor turns over his
records to some specified officer or body, for review and equalization,
so that an adjustment of differences between individual assessments
might be determined. This procedure is generally practiced, "except
in a few states, such as Massachusetts, where the assessor also per-
forms the function of review."

"When all property has been assessed and the equalization process
completed, the final step is the determination of the amount of the in-
dividual tax bill." Upon receipt of this bill, if the taxpayer is
not satisfied, for one reason or another, with the assessors valuation,
he may file an application history making his own valuation under oath,
which application will be entitled to consideration and abatement if
erroneously assessed. This adjustment is made through machinery set
up to bear complaints, differing with the various needs and peculiar-
ties of each locale. The boards or organized units of appeal, hear and
decide on the grievances presented.

16 National Association of Assessing Officers, Assessment
Principles and Terminology, Chicago: National
Association of Assessing Officers, 1937, p. 89
17 K.A. Frederic, Taxes and Tax Trends, (Washington: National
League of Women Voters, 1904), p. 58
Taken on the whole, the book on *Assessment Principles and Terminology* by the National Association of Assessing Officers records that most boards are ineffective and function inadequately. Further, under an efficient system, if the applicant is not satisfied with the decision concluded by the board, he has recourse to judiciary procedure.

3. Current Trends

With the coming of the depression year 1930, taxes, even when corrected for the drastic fall in commodity prices, did not shrink, but instead increased sharply over their total in the previous years. This increase was notable throughout the country as evidenced by the insistent demands for a reduction of the rates by the tax-payers, a detailed discussion of which appears further in the chapter. Most taxes are levied for purposes of public expenditures, yet the demand for tax reductions became more and more insistent.

In view of the continued burden on property during depressed times, one is not surprised to find that defaults in payments became not the exception but in more instances the general rule.

There is general agreement among tax experts that too often property taxes have been levied without regard for the personal attributes such as ability to pay which may be possessed by the owner. Although not the determining factor in the general criteria for successful taxation, this point is well worth consideration.

In the first place the tax-payers may be without funds for reasons that have nothing to do with the lack of earning powers of particular pieces of property, a condition that is likely to be accentuated during hard times, when money incomes in general are shrinking. In the second place, the absence of funds may be due to lack of income from particular parcels which is of course always the case where the taxpayer owns only one parcel as is the case of most farmers. The greatest charge that can be brought against the existing American property tax is that the capital value, which is the basis of the tax, is relatively stable and the income from which the tax is paid, in contrast is very unstable. There is always some degree of discrepancy between them, no matter how great the prosperity of the time may be; but it attains epidemic proportions in depression years, as all of us know too well. Whatever the cause of delinquency, the results are obvious and painful. The hardships are of course not confined to the public treasuries. The tax-payer bears his share of it, which is perhaps greater than that of any other interested party. 19

Since 1930, property tax reduction has been asked and generally speaking given frequently in scattered areas of the nation. The plan as adopted by many states for relief includes a transfer of mandatory county school costs to the state; the return of utility property broadens the tax base and limitation of local expenditures. Property owners, as a whole, benefit by the shift from property taxes to consumption. However, this benefit was distributed among property owners in an inequitable manner, bringing no absolute relief or decrease in the burden of the average small property owner.

The following facts accumulated from a study made by Seymour L. Wolfbein substantiate the stand taken by agitators for a more equitable distribution of taxes and tax reform.

Fourteen cities out of the eighteen studied by Wolfbein reported an ever increasing dependence upon real estate to meet the added cost of government expenditure.

The instrumentality through which relief was given to delinquent tax payers in Detroit was through drastic curtailment in the entire budget; in Boston there was no relief as such, however, the burden was shifted to the property taxables under the general property tax. Cities like Portland, Denver, St. Paul and Dallas presented an exemplification of continued reliance upon property tax for the major portion of the cities revenue. There was however, a definite attempt to effect relief through the instrumentality of tax limitation. Relief to the property owners of Pittsburg was forthcoming through the agency of increased state aid for schools. In Buffalo, tax-payers in arrears were presented with a plan for cash settlement. This plan gave the tax-payers the opportunity to pay all delinquent taxes at a reduction in interest and penalties from 12 to 6 per cent if one-half the current bill was paid.

An interpretation of the above data will undoubtedly call the attention of the reader to the following facts; the cities range widely both in population and geographical location. On the basis of the experiences of these cities, there is a limit to generalizations that can be made on the basis of the facts discussed. However, one may safely point out the tendencies which are inherent in the system, specifically-

ly that portion of the system which controls property (real estate).

Beginning with 1926 there was a distinct trend, in the large cities throughout the country, toward realizing the major portions of receipts through property tax with additional sources such as fees, fines, licenses, grants from the state, etc. This type of action continued until the depression 1929-30.

With the decline in income, the municipalities turned to property tax. Assessed values increased, tax rates went up and from 1930 to 1932 in almost all cases, the burden on property tax rose. Huge delinquencies in tax payments resulted.

Today, property tax remains the basic and most important source of revenue for municipalities, sales tax, tax limit laws and increased state aid notwithstanding. Phillip Nichols is in complete agreement with Wolfbein's observation about the merits and value of real estate tax.

If stability can be given to valuations and real estate can be relieved from bearing an excessive share of the tax burden at all times, and from bearing the whole burden of every increase in the public requirements, the property tax will continue to play an important part in our fiscal system.

4. Summary

To summarize briefly, it has been pointed out that taxation is the means used by the government to carry on the necessary functions of the

21 Wolfbein, op. cit., p. 211
state and the tax is the contribution made by the tax payers. The rate is fixed locally to meet the financial requirement of each community, based upon an estimated assessment made by local assessors who value each parcel of land, inclusive of buildings, improvements etc., according to its market value. The collection of the taxes generally follow local provisions with accompanying peculiarities and variances. However, the general procedure observed by the various local units of government are as follows: notification of the tax-payer his share of the tax burden; the manner in which payments are to be made one, two, three, or four installments and the date that the last payment is due. At the end of this period if payment has not been completed without exception the property is considered delinquent and disposed of according to the varying locale.

In recent years assessors have been faced with fluctuations in the selling price of real estate and other property. The post-war period of high prices and general prosperity was followed by a depression of many years duration. As a result, the yield from all sources began to fall, incomes declined. Increasingly, municipalities, throughout the country, became dependent upon general property tax as the chief source of revenue, the bulk of which was on real estate. Many efforts were made to relieve the burden of property tax. Some states enacted laws limiting or restricting the imposition of taxes over and above a stipulated rate. Other measures included a lowering of the assessed value, a shift from general property to sales or consumption tax. However, there was no appreciable relief from the tax burden on real estate.
Consequently, with the decline in income default in tax payments increased daily adding to the already existing lists of delinquent property.
III

TAX DELINQUENCY AND ALLEVIATION PROCESSES

1. Tax Collection and Tax Delinquency
2. Alleviation of Tax Burden on Real Estate
3. Summary
The material presented in this chapter, on measures and procedures governing current local action regarding the problem of tax delinquency is based upon responses from the twenty-four capital cities to the questionnaires submitted. A graphic presentation of these is found in Chart I. Those cities which responded are as follows: Sacramento, California, Denver, Colorado, Tallahassee, Florida, Springfield, Illinois, Topeka, Kansas, Frankfurt, Kentucky, Augusta, Maine, Lansing, Michigan, St. Paul, Minnesota, Helena, Montana, Jefferson City, Missouri, Carson City, Nevada, Santa Fe, New Mexico, Columbus, Ohio, Salem, Oregon, Harrisburg, Pennsylvania, Providence, Rhode Island, Nashville, Tennessee, Austin, Texas, Salt Lake City, Utah, Richmond, Virginia, Montpelier, Vermont, Olympia, Washington and Charleston, West Virginia.

1. Tax Collection and Tax Delinquency

In the previous chapter an effort has been made to lay the foundation for an understanding of tax delinquency, and to acquaint the reader with the intricacies and pattern of taxation. A study of the material treated thus far shows the problem of the tax burden borne by real estate resulted in delinquency or default of payment Harry K. Allen discusses this point. "Tax delinquency it is true is only one of the problems of our blighted areas, but tax collection procedure affords an avenue along with other measures, through which desirable reforms might be affected." ¹

### CHART I

Returns from Twenty-Four Capital Cities on Question of Tax Delinquency

<table>
<thead>
<tr>
<th>No. of State Returns</th>
<th>Statutory Provision</th>
<th>Action Taken to Aid Taxpayer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sacramento, Cal.</td>
<td>Not included in answer</td>
<td>None</td>
</tr>
<tr>
<td>Denver, Colorado</td>
<td>Information Inadequate</td>
<td></td>
</tr>
<tr>
<td>Tallahassee, Fla.</td>
<td>Information Inadequate</td>
<td></td>
</tr>
<tr>
<td>Springfield, Ill.</td>
<td>Payment in five installments - Over a period of five years</td>
<td></td>
</tr>
<tr>
<td>Topeka, Kansas</td>
<td>Information Inadequate</td>
<td></td>
</tr>
<tr>
<td>Frankfurt, Kentucky</td>
<td><em>No Record</em></td>
<td>None</td>
</tr>
<tr>
<td>Augusta, Maine</td>
<td>If 62 yrs. old exempt to $5000.</td>
<td>Abate--total or partial</td>
</tr>
<tr>
<td>Lansing, Michigan</td>
<td>Ten year Moratorium</td>
<td>Exempt--Widows--Old People</td>
</tr>
<tr>
<td>St. Paul, Minn.</td>
<td>Sold after Delinquency Period</td>
<td></td>
</tr>
<tr>
<td>Jefferson City, Mo.</td>
<td>Forfeiture for non-payment of tax</td>
<td>None</td>
</tr>
<tr>
<td>Carson City, Nev.</td>
<td>Widow's - Vet. Exempt on $1000 valuation</td>
<td>None</td>
</tr>
<tr>
<td>Santa Fe, N. M.</td>
<td>Property sold to state Vet. exempt if apply. for payment</td>
<td>None</td>
</tr>
<tr>
<td>Columbus, Ohio</td>
<td><em>No Record</em></td>
<td>Paid in Installments</td>
</tr>
<tr>
<td>Salem, Oregon</td>
<td>Forfeiture after three years</td>
<td>None</td>
</tr>
<tr>
<td>Harrisburg, Pa.</td>
<td>Foreclosure</td>
<td>None</td>
</tr>
<tr>
<td>No. of State Returns</td>
<td>Statutory Provision</td>
<td>Action Taken to Aid Taxpayer</td>
</tr>
<tr>
<td>----------------------</td>
<td>---------------------</td>
<td>------------------------------</td>
</tr>
<tr>
<td>Providence, R. I.</td>
<td>Information Inadequate</td>
<td></td>
</tr>
<tr>
<td>Nashville, Tenn.</td>
<td>*No Record</td>
<td>Special set-up under Attorney</td>
</tr>
<tr>
<td>Austin, Texas</td>
<td>*No Record</td>
<td>Installment payments</td>
</tr>
<tr>
<td>Salt Lake City, Utah</td>
<td>*No Record</td>
<td>Widows Abatement- $10 Veterans Abate.</td>
</tr>
<tr>
<td>Richmond, Virginia</td>
<td>Information Inadequate</td>
<td></td>
</tr>
<tr>
<td>Montpelier, Vermont</td>
<td>No statutory provisions</td>
<td>Abatements granted</td>
</tr>
<tr>
<td>Olympia, Washington</td>
<td>Period of 10 yrs. allowed for tax payment</td>
<td>Payment semi-annually</td>
</tr>
<tr>
<td>Charleston, W. Va.</td>
<td>*No Record</td>
<td>None - except leniency</td>
</tr>
<tr>
<td>Helena, Montana</td>
<td>*No Record</td>
<td>None</td>
</tr>
</tbody>
</table>

* Information not included in answer
A brief reflection suggests that the causes of chronic delinquency in part at least, lie deeper than in business depressions and other manifestations characteristic of the business and industrial cycles which appears to be part of the economic system. J. P. Jenson in his list of reasons for tax delinquency says, "... there are the improvident or unfortunate persons or corporations who simply do not have the money to pay, because of individual or general misfortunes." It is to this group that special attention will be directed in this study.

After the process of listing, valuating, equalizing and computing the tax rate, the taxes are placed on the roll and the date for its collection is set. In all the states a period is allowed for its collection after the due date, before the taxes become delinquent. The variations in this period of grace are many and interesting when the taxes become delinquent, either a penalty or interest charge or both apply (See Chart I). To stimulate prompt payment, interest charges, discount cost, penalties and fees have been combined. The method of notifying the tax payer of his indebtedness to the government also varies widely, the most efficient and successful being the issuance of a tax-bill sent to the record owner. As with the method of notification, there is also diversification in the collection of taxes. "There are various collection units and agencies, but usually the county is the unit and the county treasurer the collector."

3 Ibid, p. 309
When the tax is not paid on or before the last day of grace, the property is said to be delinquent, and the lien or local claim becomes effective. The usual arrangement for the enforcement of tax liens provides for the sale of the liens to private buyers soon after the last installment on the taxes becomes due, followed by a redemption period during which time the owner can restore his rights in the delinquent property. The redemption period should be long enough to afford the taxpayer an opportunity to protect his property. While the institution of private ownership must be carefully safeguarded, a point is eventually reached in tax delinquency where the rights of the individual must be subordinated to the interests of the group. At this point that sale of the property becomes a necessity.

Procedure governing these tax sales varies with the state as evidenced by the disposition of the lien against delinquent property in the state of South Carolina. Here the "liens may be sold to the highest bidder . . . minimum price must cover taxes, penalties and interest," 4 as over and against an emphasis on sale based upon "payment for the smallest portion of the delinquent property." 5

Following a lapse of time varying from 30 days in Kentucky to five years in Missouri, from the date taxes become delinquent the property is subject to sale. County, town and village lists of all delinquent taxes subject to sale, are published in selected newspapers. Each adver-

5 Ibid, p. 1344
tised list is usually preceded by court order designating a date for hearing and decree also a petition of the auditor general or other government official. This petition requests a decree in favor of the unit of government for which the bid is being made, against each parcel of land described, for the amounts specified, claimed to be due for taxes with interest and charges. Such lands are sold for the amount claimed by the unit of government specified.  

Taxes on property advertised for sale must be paid with penalties at any time, prior to the date of sale or during a period to the date of sale.

In most states most of the certificates are bought by professional tax buyers. They purchase tax liens for the high rate of return on the investment, and often not because they wish or expect ever to take title to the property.

On the completion of a second sale held by many states (auction last resort) any taxes remaining unsold is sold to the various units of government, state, county, town, borough etc., the disposition of which is decided by the bidding units of government.

A graphic illustration of the above material is to be found in Chart II.

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6 If lands sold at the tax sale are not redeemed by the owner within the redemption period which varies from one year in states like Delaware, Florida, Georgia, etc. to five years in Minnesota, California and others, the tax buyer receives a tax deed to the property.

7 Allen, op. cit., p. 273
CHART II
General Disposition of Delinquent Property by Local Government Agencies in U. S. a

Advertised Lists of Delinquent Property

Court Decree in Favor of Bidding Unit of Government

| Taxes paid Before Sale | Taxes With-hold prior to sale by Government |

For Sale

<table>
<thead>
<tr>
<th>Lands Bid to Towns, etc.</th>
<th>Land Sold to Private Bidder of whole or part interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lands Redeemed</td>
<td>Sales Cancelled</td>
</tr>
<tr>
<td>Sales Cancelled</td>
<td>Former Owner - Private Bidder</td>
</tr>
</tbody>
</table>

Title to Unredeemed Land--Revert to bidding Unit of Government

Redemption Period Proportion of interest bid deeded to purchaser

Lands Redeemed or Repossessed by former owners

Unredeemed land remaining in possession of purchaser

a Source: Michigan Planning Commission, A Study of Tax Reverted Lands in Michigan, 1938, p. 57-62
Statutory Provisions Governing Assessments - Payment of Taxes

Redemption Period and the Period of Delinquency

A study of the statistical and other collected data by Moody in his Manual of Investments - American and Foreign and Tax System 8th Edition by the Tax Research Foundation reveal that in general, cities follow procedures fixed by law for state and counties. Variations occur usually through provisions in a city charter. Deviations, from statutory demands occur for the greater part in the assessments.

In all the states recorded on this issue with the exception of New York which has no uniform rate of assessment but bases its rate on fiscal requirements, it is mandatory that assessments be made at market value. In Alabama the law states full value; full cash value etc., in Arizona, Idaho, Maryland, Massachusetts, Montana, Nevada, North Dakota, North Carolina; actual, just true and cash value in California, Colorado, Delaware, Indiana, Michigan, Nebraska and so on. The categorization of these cities by their various values by which assessments are to be made might be interpreted to mean an assessment of the property at a value the equivalent of which will be realized at open sale in the market.

According to the statutory provisions of Alabama, Arizona, California, Colorado, Delaware, Idaho, Illinois, Iowa, Kansas, Kentucky, Louisiana, Mississippi, Nebraska, Nevada, North Carolina, Ohio, South Carolina, Tennessee, Texas, Utah and Washington, assessment of the property is to be based on its true or market value. However, in practice,
without exception, these valuations vary from 10 per cent of the true value in South Carolina to 100 per cent in Ohio.

It is interesting to note that the statutory provisions concerning the redemption period has more or less been rigidly observed, with California, Minnesota and South Dakota providing the longest period of time, five and four years respectively, wherein the private owner may reclaim delinquent property, Washington, Montana, Colorado, Idaho, Kentucky and Louisiana allowing three years. A span of two years is observed by Illinois, Indiana, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New York, Pennsylvania, Texas and Virginia as the period of redemption.

The legal provisions for the payment of taxes and time allotted before legal action is taken for the collection of same also vary with the individual state. In Alabama a total payment is made on the due date, three months after which the property becomes delinquent; Florida, total payment and five months delinquent; Massachusetts, Nebraska and South Dakota accept payments on a two-installment plan; the arrangement for the collection of these taxes in New Jersey, Oklahoma and Oregon is through payment in four installments.

It has been pointed out that the period in which property may remain delinquent or in arrears before action is taken varies from 30 days
in Kentucky to five years in Missouri. 8

2. Methods Employed Throughout the Country for the Alleviation of the Tax-Burden on Real Estate

In spite of the fact that statutory provisions were modified through usage and liberal interpretation, further action to meet this problem became so necessary that it resolved itself in the various efforts practiced throughout the country.

In answer to forty-seven questionnaires sent to the capital cities, of the states, twenty-four responded. In five instances (Tallahassee, Topeka, Richmond, Providence, Denver) the information was inadequate to form any specific conclusions regarding treatment of delinquency in tax payments.

Other than the observation of the legal provisions, Salem, Oregon, Frankfort, Kentucky, Austin, Texas, Olympia, Washington, Helena, Montana, Jefferson City, Missouri and Sacramento, California stated that generally no exceptions were made to any groups or classes. Those states which have special provisions include Maine, New Mexico, Texas, Tennessee, Vermont, Michigan, Utah, Illinois, West Virginia, Ohio and

8 The interpretation of the above material is the result of careful study of the statistical material presented in the following statistical works:
Nevada, with an accompanying variation that range from the granting of
a partial or total abatement in Augusta, Maine to the issuance of let-
ters to those tax payers in arrears providing for an extension of time
(twelve month period or less) in Austin, Texas.

Augusta, Maine reports that an exemption is given to an individu-
al after he reaches the age of 62 providing that said individual's
property valuation does not exceed five thousand dollars. In such
cases a total or partial abatement is granted.

Santa Fe, New Mexico allows an exemption to Veterans only if they
file such a claim.

Other efforts include such action as taken by Nashville, Tennessee
where a delinquent tax attorney was employed two years ago as a result
of the accumulated delinquent property which extended over a period of
years. This effort is not connected with any city department. The
connection with the city is through contract to handle these taxes on
a percentage basis. The procedure as in operation is as follows:

A general condition of the house and also the surround-
ing condition and circumstances and the reasons for not
paying the tax is reported. The worker then informs the
tax-payer that the taxes may be paid by the month or week.
The type of workers employed are comparable to welfare work-
ers, that is to say, they are instructed to be kind and pa-
tient with these delinquent tax-payers so as to enlist their
interest in the matter of paying taxes.9

9 The writer extracted this portion of the procedure as it is
in operation governing the collection of delinquent taxes
in Nashville, Tennessee from the answer to the questionnaire
sent regarding procedure, etc.; Lurton Goodpasture, Attorney
at Law, Stahlman Bldg. Mr. Goodpasture is the attorney em-
ployed by the city to collect these delinquent taxes on a
percentage basis.
The report further states that notable exceptions are made in cases of widows, old people and those who otherwise become a public charge. This is for the obvious reason that if they were forced out of their homes they would prove an additional burden upon charities or some other comparable sources.

It may be that the tax collecting department may take the plan on as a permanent proposition but it is quite an open question as to whether this should be done. There are so many extra services that can be rendered by city officials, all of which service enure to the benefit of the city as a whole. 10

Regarding the procedure followed in Lansing, Michigan, a brief review of action during the past few years illustrates the recognition of this problem and the action resulting.

During the depression years 1929, 1930, 1931, 1932, arrangements were made to pay taxes on the installment plan. This set-up was in the form of a moratorium over a period of ten years in which the total amount due in back taxes up to 1932 could be paid before November 1, 1934. So much property was involved during the period of 1938 that a new department was created under the supervision of the auditor general of the state of Michigan for the jurisdiction over these lands.

With regard to exemption for widows, old people, veterans, etc., each case is considered on their own merits, except veterans. Where the widow is destitute with no income there is an exemption on the property provided the property is not of greater value than five thousand dollars; the property must also be used and owned as a homestead. The same procedure applies to old people.

10 Ibid
Inquiry into the procedure followed by Salt Lake City, Utah reveals that indigent widows may be granted ten dollars abatement from their taxes also, those in necessitous circumstances may appeal to the Board of County Commissioners for an abatement of part, or all of their delinquent taxes, which, at the discretion of the Board, may be granted.

House Bill No. 45 which passed in Illinois, permits a delinquent taxpayer to divide the past due taxes into five equal payments, which may be paid in separate installments over a period of five years. This bill also provides for a deduction of all interest and cost where this plan is utilized by the taxpayer.

The report from Charleston, West Virginia states that no exceptions are given widows, old people, veterans, etc., other than the leniency of assessors in placement of valuations or assessments on their property. Explanation of which lies in the fact that valuations are low, thus presupposing that tax rates are also low; consequently, the delinquency rate is also low.

The policy in Columbus, Ohio regarding delinquent taxes is dependent upon the leniency of the tax officials who consider the "honest efforts being made," \(^{11}\) to meet this delinquency. An extension of the period of delinquency may range from five to seven years with an arrangement to pay said taxes in small payments from time to time, thus reducing the amount of delinquency.

\(^{11}\) Excerpt quoted by writer from reply to questionnaire concerning the collection of delinquent taxes. Office of County Treasurer, Ralph M. Siniff, Chief Deputy, Columbus, Ohio.
A ten year period is provided for payment of delinquent taxes in St. Paul, Minnesota. However, no exemption or further consideration is given.

Carson City, Nevada provides an exemption for widows and soldiers if the valuation of the widow's property does not exceed $6000, and valuation of the soldier's property does not exceed $4000. They are then allowed $1000 exemption on the valuation of their property. This exemption is dependent upon residency and filing of the application annually.

3. Summary

As a result of the increased tax burden on real estate, especially during the depression years 1930, 1931, 1932, there was a correspondingly high rate of delinquency or default in payments. However, this situation was not solely the product of a business depression and other industrial cyclical changes, but appears to be a part of the economic system viewed in its totality.

After the property has been duly assessed, equalization process completed, computation of the individual's indebtedness to the taxing unit of government, the property owner is notified as to dates of payment, etc. When the tax is not paid on or before the last day of grace, the property becomes delinquent and a tax lien obtains. This action is the initial step in a series of attempts to keep the property off the tax-sales lists. Before the completion of the tax sale and the deed turned over to the purchaser, the owner may redeem his or her property
by payment of taxes, fees, penalties, etc.

There have been many attempts to alleviate this problem of tax delinquency through legislative and constitutional measures, granting of financial relief through a total or partial abatement on the tax, shifting the tax from property to consumption and payment on an installment basis. In this effort to prevent, ameliorate and restore these delinquent lands to the tax roll, there have been socially progressive methods introduced as an instrument through which not only the interests of the government are protected, but also the individual which is one more step forward in promoting the general welfare.
IV

TAX ABATEMENT IN BOSTON

1. Tax Abatement as a Social Service
2. A Study of Seventy-nine Case Records
3. Conclusions
1. Tax Abatement As a Social Service

In 1925, the finance commissioner of Boston became acutely aware of the need for supervising the rendition of tax aid as it was in operation. With an increasing amount of justifiable criticism, with respect to the methods of granting abatements and the type of recipients of this aid, it became evident that a greater service could be rendered the individual as well as the community if the system were placed on a scientific and socially progressive basis. Under the office of the finance commissioner an investigation was made by a staff of four trained social workers, as to the basis and need of the applicant before aided, general procedure followed in applying for aid and the result of such an application filed.

This system had its earliest beginnings in 1858. However, the forms and methods relative to the granting and amounts of abatements changed frequently.

Certain exemptions are made with a design to prevent the burden of taxation from being unduly heavy on those not able to bear it... There is a general provision by which the assessor may make exemption for persons who, by reason of age, infirmity or poverty, are unable to contribute.1

The period between 1929 and 1938 was characterized by inactivity, however, in 1939 the former commissioner was appointed to the Board of Assessors. He utilized the information, previously gathered, by setting up a separate social service division as a part of the Assessing Department.

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"This division is to render aid to widows, minors and others who are unable to pay taxes in order to keep their homes from foreclosure."

This aid must be rendered on an intelligent basis by the city which will obviate extravagance and scandal, thereby benefitting the taxpayer and the individual served. Need must be its chief criterion, and must be administered in accordance with the principles of social service. It is essential that this program be administered by a professionally trained staff of social workers who will be sensitive to the needs of the applicants as they present themselves in the client-worker relationship. Because of unquestioned limitations of the agency, it is important that these workers are conversant with the resources of the community and will utilize them through referrals and, whenever possible, by follow up.

Prior to this time, the method of tax abatement, although similar, was less intensive and less rigid as to the investigation of the ability of the client to assume such financial obligations. No effort was made to administer the system along scientific social lines. The financial investigation was of paramount interest and other data were purely incidental. The forms were very brief and dealt purely with financial details and identifying data, such as the name, address, present source of income, mortgage statistics and the applicant's relation to the owner if not himself the owner.

As with all new measures, this innovation in the Assessing Depart-

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2 The writer secured this information through an interview with Mr. J.C. Dowling, Principal Assessor, City Hall Annex, 1940
ment met with varying attitudes and degrees of cooperation; however, the new system was introduced and put into operation immediately. The work was supervised by one of the workers who had been active in the investigation made earlier.

The program as outlined includes a dual service. Home visits are made to applicants who cannot leave their homes because of illness or old age. Usually, a friend, relative or neighbor, directly or indirectly, informs the office, through an appointment clerk, as to the applicants inability to apply for tax abatement in person. Upon receipt of this information, a communication is sent to the applicant's home stating the time a worker will call and requesting information necessary for the completion of the record.

To facilitate matters, those forms (mortgage statement, employer's certificate for working members of the immediate family, if the application made under clause 18 which necessitates a more rigid investigation than application filed under clause 17), furnished by the department are forwarded to the client; others, such as the husband's death certificate and insurance statement as to the amount received, if death occurred since 1935, must be secured by the client.

For the applicant who is able to apply in person, the procedure involves two steps—the initial appearance when an appointment is made and the necessary information given, and the recording of the story at the appointed time.

3 Refer to Laws in Appendix
At this time a complete record of the individual's social history pertinent to the case and in conformity with the standards established by the Board of Assessors is taken.

Because of the flexibility and liberal interpretation that can be given to clause 18, this experiment to change tax delinquents into taxpayers by the application of the skills and techniques of social service is possible. It is in keeping with this thought, coupled with the variety of problems presented, as a result of a more rigid investigation that this study concerns itself with applications filed under clause 18. As in the past, those property owners who by law (clause 17) are entitled to an abatement on taxes or those persons who for varied reasons (health, unemployment) are unable to bear their portion of the tax burden (clause 18) may apply to the Social Service Division for aid in this particular area.

Included in the mechanics of the office is a printed face sheet which may be divided into two sections, one dealing primarily with data concerning the property (owner, applicant, location of the property, assessed value, total tax and equity, balance due on bill, information concerning the mortgage, etc.); and the second which emphasizes the social history (as to ways and means of support, money deposited, stocks, bonds, etc.; tangible, intangible and other personal property; age of owner, birthplace, year of birth; health, occupation, residence help given, marital status, etc.; and a succinct statement as to the reasons for claiming an exemption.)
In the process of investigation many community resources, city and state departments are contacted including the Department of Registry, to check births, marriages, deaths, etc.; Public Welfare Department, (through the Social Service Index), Old Age Assistance, Aid to Dependent Children, and mortgages and personal deposits; Probate, to check titles on widow's estates and Insurance Companies, checking amounts paid upon death of husband and members of family.

After the completion of the investigation and the necessary affidavits are signed under oath by the applicants, the record is forwarded to the Board of Assessors which makes the recommendation as to whether or not the client will receive the abatement and the amount granted. At the end of this procedure the client is notified by mail in reference to the decision and disposal of the application filed.

However, the services of the department do not end at this point but referrals are made to various social agencies in keeping with their functions and the needs that the clients present with the hope that family adjustment can be made and relatives give support and help if apprized of conditions.

During the investigation a worker "approaches the banks regarding properties they hold in default of mortgage money, either principal or interest." Frequently, interest rates may be reduced or principal pay-

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4 Rose Bull, "Rehabilitating Boston Taxpayers," Survey Graphic, 30:347, June, 1940
5 Ibid., p. 347
It is the duty of a social worker, borrowed from the Welfare Department, to obtain information regarding all applicants for abatement who are receiving any form of public aid, thus correlating this form of assistance to the city's Welfare Department.6

The part that the social worker plays is of greatest importance, and calls forth all the skills and techniques that are most applicable to the short contact. In this time-limited situation, the worker uses as many of the familiar devices as possible in order to establish rapport, so that the worker and client may discuss this problem of inability to pay taxes and the facts necessary for recording purposes.

So that, for example, when Mrs. J. contacted the office that she was unable to apply for an abatement on her taxes in person, she was notified by mail to expect a worker and have her husband's death certificate, mortgage statement and if necessary an employer's certificate as to her annual earnings or any working member of the family. (Application filed under clause 18).

When Mrs. J. opened the door, the Worker observed a woman of about 52, a tall, black haired individual. Her features, although not striking were regular and quite pleasant. She was attractively dressed in a house-dress indicating that she did her own work. This observation was borne out by the conditions of her hands which were coarsened from some type of work and slightly red.

The Worker introduced herself and explained her mission, naming the agency she was representing. Mrs. J. courteously invited her to come in-

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6 Ibid., p. 348
side and let Worker into the living-room. After excusing herself, Mrs. J. called her daughter whom she said was upstairs and was part owner in the property. Mrs. J.'s daughter, about thirty-three years old, had mannerisms and gestures which were indicative of a nervous condition.

The poise and air of breeding which exuded from these two individuals, coupled with the physical surrounding, bore out the Worker's impression of former wealth. The house was located in a part of the city that denotes financial standing. The appointment and furniture, although not ultra modern were still in good condition and personified excellent taste and conservatism.

The above description is enunciated in order to get a clear picture of the environment and physical background of the clients. With these facts in mind it is not difficult to appreciate an embarrassing situation with difficulty in establishing a favorable rapport.

Relief from a tense situation was brought about by Worker who mentioned a recent event which New England experienced. After telling Miss J. about own experience to the incident and listening to their reactions the Worker directed her next remarks back to the immediate problem. From time to time, other experiences were shared and opinions offered. Mrs. J. joined in the conversation either to offer an opinion or give some specific information which her daughter could not give.

At the end of the interview, many topics had been discussed, even if briefly. The variety of subjects touched upon were self explanatory as to the clients' educational background and tastes. Mrs. J. explained to Worker that her daughter was allowed very few visitors due to her nervous
condition.

In another instance, Mr. Daton, father of five children, all of school age, unemployed for four years because of a prolonged illness, came into the office to apply for an abatement on his taxes; he was asked by the intake clerk if he had made an appointment to which Mr. Daton replied in the affirmative. He was sent to Worker who greeted him and asked him to be seated. From this point, the interview progressed along lines already mentioned concerning the ownership of the property and the train of factors incident to same previously discussed in the first part of this chapter.

In relating the present source of income and problems which the family were facing as a result (possibility of losing home through foreclosure) Mr. Daton furnished much of the necessary information needed to complete the social history. At this point, the Worker suggested that Mr. Daton seek medical advice and treatment in a hospital where financial obligations would be at a minimum. Worker also suggested that the oldest boy who was out of school and unemployed register at the National Youth Administration Office. Worker found it necessary to explain quite briefly the services rendered and the program offered by the N.Y.A. in an attempt to help jobless youths between certain age limits.

Mr. Daton thanked the Worker, saying that he would "see to it that Johnny do something about it." He continued by asking when he could expect an answer from the application. Worker said that although she was not able to tell him whether or not an abatement would be granted or
what amount would be given, he could feel reasonably sure that the Board of Assessors, which was the deciding body, would exercise great care and consideration before there was a final disposition of the application.

Mr. Daton thanked Worker and promised again to send his son "to the address to register with the people." Worker closed the interview by assuring Mr. Daton that she was glad that she was able to render him service.

Even more pressing are the situations that arise from time to time which involve a distraught client who comes into the office and relates a story of inability to meet mortgage payments, taxes and general conditions of the home resulting in a threat of foreclosure from the bank. In this event, immediate contact is made with the bank informing those concerned as to the efforts being made at the present time (applicant might have applied for an abatement and was waiting action on same), asking for a waiver of action until all resources available are utilized. Immediate action of this type often relieves what appears to be a crisis sufficiently disturbing to the client's emotional equilibrium that self-action is virtually impossible.

With the above illustrations in mind, one can appreciate the services rendered other than financial aid (in the form of an abatement.) In the case of Mr. Daton, attention was called to the resources in the community which are available to him and other members of his family. Utilization of these services might prove an alleviating factor in a very difficult family situation of uncertainty in income and health.
In the case of Mrs. J. and daughter, tension was released through conversation and the daughter was able to express certain aptitudes and interests which enabled Worker to suggest certain vocational guidance programs (Y.W.C.A.) which might prove helpful as well as emotionally satisfying. Although the topics discussed were not pertinent to the client's equity in the property, amount of mortgage or source of income, such a discussion made for a better relationship thus facilitating the procedure.

2. A Study of Seventy-Nine Case Records of the Social Service Division--City Hall Annex--1940

A study of the case records of 1940 filed under clause 18 reveals many interesting facts concerning the age of the applicants, average number of children per family, the ages of these children, the marital status of the applicant, the income and various sources from which this income is realized, the amount of equity in the property, and the final disposition of the application as to whether the taxes have been abated on a partial or total basis or denied for various reasons. The tables which illustrate these items have been compiled and computed on an average basis. The seventy-nine cases were selected at

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7 Illustrative case records taken from the files of the Social Service Division--Room 303 A Assessing Department, City Hall Annex, Boston. All names are fictitious and other identifying material has been removed from the record.

8 The applications filed under clause 17 were not included in the study due to the fact that the statutory provisions are much more rigid and do not lend themselves to as liberal an interpretation as the provisions under clause 18.
a regular interval of thirty from an approximate total of 2400 cases
filed under clause 18 during 1940.

In Table I the largest number of applicants were widows, followed
by a large number of married people. The two next appreciable divisions
are those who are single or widowers. In actual figures, 37 present the
largest number of applicants in the widowed class. Evaluation of this
statement reveals that a large portion of these clients did not file be-
fore October 1, of any given year (according to the procedure as in
operation at present, such applicants who file under clause 17-widows
abatement clause-must apply prior to October of the year the application
is filed) or equity in the property exceeded $2000 which is the maximum
amount allowed in the statutory provisions. Consequently, these indi-
viduals file at a later date coinciding, for the most part, with those
who file after March 1, under clause 18.

<table>
<thead>
<tr>
<th>Marital Status of Applicants</th>
<th>Number of Applicants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>26</td>
</tr>
<tr>
<td>Widows</td>
<td>37</td>
</tr>
<tr>
<td>Single</td>
<td>5</td>
</tr>
<tr>
<td>Separated</td>
<td>2</td>
</tr>
<tr>
<td>Widowers</td>
<td>4</td>
</tr>
<tr>
<td>Deserted</td>
<td>2</td>
</tr>
<tr>
<td>Not Recorded</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>79</td>
</tr>
</tbody>
</table>

Source: Case records of Social Service Division—City Hall
Annex, Boston, 1940. All other tables presented in
this study are based upon the same seventy-nine cases.
Those individuals applying for this type of service on an average basis, fall between an age range of 60 and 69, with those in the 50 to 59 and 70 to 79 age group next in magnitude. The margin in each instance is so negligible (23, 20, 17 respectively) that the writer is inclined to place the largest accounting between the ages of 50 and 79. The two extremes are those applicants between 30 and 39 and 80 to 90 years of age.

**TABLE II**

Age of Applicants

<table>
<thead>
<tr>
<th>Age of Applicants</th>
<th>Number of Applicants</th>
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<td>0-29.9</td>
<td>0</td>
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<tr>
<td>30-39.9</td>
<td>4</td>
</tr>
<tr>
<td>40-49.9</td>
<td>10</td>
</tr>
<tr>
<td>50-59.9</td>
<td>20</td>
</tr>
<tr>
<td>60-69.9</td>
<td>23</td>
</tr>
<tr>
<td>70-79.9</td>
<td>17</td>
</tr>
<tr>
<td>80-89.9</td>
<td>4</td>
</tr>
<tr>
<td>Not Recorded</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>79</td>
</tr>
</tbody>
</table>

In Table III analysis of the average number of children per family shows that thirteen haven't any children. Those applicants who do have children average two per family with the next largest division numbering five. It is noticeable that in three categories, eight cases are found, namely, applicants with one, three and four children per family unit. These children, for the most part, are between thirty and fifty, which factor is significant in so far as being a positive source of income. Actually, these children are not in the home, but maintain their own homes,
consequently, their contribution to the applicant by and large does not warrant consideration. However, if investigation reveals that these children are financially able to contribute in any way or assume full responsibility of the tax payment, efforts are directed along those lines.

**TABLE III**

Average Number of Children Per Family

<table>
<thead>
<tr>
<th>Average Number of Children Per Family</th>
<th>Number of Applicants</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>2</td>
<td>12</td>
</tr>
<tr>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>9</td>
<td>1</td>
</tr>
<tr>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>None</td>
<td>13</td>
</tr>
<tr>
<td>Not Recorded</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>79</td>
</tr>
</tbody>
</table>

Table IV; classification of the sources of income, indicate that the largest number of applicants are dependent upon the Public Welfare Department and other sources for maintenance. (Throughout this table, "others," means a combination of any of the items—example: rent and children, children and welfare, etc.). The next significant sources are rent and other sources, and rent solely. The other important items in the table are pensions and other sources which provide the next considerable means of support with welfare and salary, contribution from
the children, salary and other sources and finally investments and salary and children respectively.

TABLE IV

Sources of Income of Applicants Seeking Tax Abatement--Boston 1940

<table>
<thead>
<tr>
<th>Sources of Income</th>
<th>Number of Applicants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welfare</td>
<td>6</td>
</tr>
<tr>
<td>Children</td>
<td>5</td>
</tr>
<tr>
<td>Rent only</td>
<td>14</td>
</tr>
<tr>
<td>Rent and other</td>
<td>15</td>
</tr>
<tr>
<td>Pension and other</td>
<td>8</td>
</tr>
<tr>
<td>Salary and other</td>
<td>5</td>
</tr>
<tr>
<td>Interests from Investments</td>
<td>1</td>
</tr>
<tr>
<td>Salary only</td>
<td>6</td>
</tr>
<tr>
<td>Not recorded</td>
<td>3</td>
</tr>
<tr>
<td>Welfare and other</td>
<td>16</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>79</strong></td>
</tr>
</tbody>
</table>

Table V illustrates that the average income of these applicants range between $50 and $99 per month. In no instance was there a case recorded with a monthly income less than $25. The item listed, "other" is one case recorded receiving income or dividends from stock left by father. Another recording stated that the applicant had a substantial bank account plus a contribution of $64 per month from two children. Another record showed $15 a month rent, with the applicant submitting a conflicting statement about weekly earnings. (Investigation revealed the conflict). The last record listed in this table under "other" revealed a net income of the family to be approximately $300.34.
### TABLE V

#### Monthly Amount of Income per Family

<table>
<thead>
<tr>
<th>Monthly Amount of Income in Dollars</th>
<th>Number of Applicants</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-49.9</td>
<td>19</td>
</tr>
<tr>
<td>50-99.9</td>
<td>43</td>
</tr>
<tr>
<td>100-149.9</td>
<td>10</td>
</tr>
<tr>
<td>Other amounts</td>
<td>4</td>
</tr>
<tr>
<td>Not recorded</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>79</strong></td>
</tr>
</tbody>
</table>

Table VI: Equity in the property varies between two classes from zero to $499 and $4500 to $4999. Within these two limits the most significant figure is sixteen which represents sixteen cases where interest is vested in the property with equity between $2000 and $2499. The number twelve looms next important as a determinant in the classification. The other situations fall as follows: nine in the $1000 to $1499 grouping, six with equity in property ranging from $500 to $999, four with equity from zero to $499 and one with an equity between $6000 to $6499.

### TABLE VI

#### Equity in Property

<table>
<thead>
<tr>
<th>Amount of Equity in Property in Dollars</th>
<th>Number of Applicants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not recorded</td>
<td>14</td>
</tr>
<tr>
<td>0-499.9</td>
<td>4</td>
</tr>
<tr>
<td>500-999.9</td>
<td>6</td>
</tr>
<tr>
<td>1000-1499.9</td>
<td>9</td>
</tr>
<tr>
<td>1500-1999.9</td>
<td>3</td>
</tr>
<tr>
<td>2000-2499.9</td>
<td>16</td>
</tr>
<tr>
<td>2500-2999.9</td>
<td>12</td>
</tr>
<tr>
<td>3000-3499.9</td>
<td>3</td>
</tr>
<tr>
<td>3500-3999.9</td>
<td>5</td>
</tr>
<tr>
<td>4000-4499.9</td>
<td>5</td>
</tr>
<tr>
<td>4500-4999.9</td>
<td>1</td>
</tr>
<tr>
<td>5000-5499.9</td>
<td>0</td>
</tr>
<tr>
<td>5500-5999.9</td>
<td>0</td>
</tr>
<tr>
<td>6000-6499.9</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>79</strong></td>
</tr>
</tbody>
</table>
Table VII shows actual abatements granted, totalling 57. The average amount given is based on a $2000 valuation, with an appreciable number falling in a varied range based on different valuations. Example: one record stated that an abatement was granted on a $3000 valuation; another on $1500 and still a third stated an abatement on the balance of the taxes unpaid. Those applicants granted a total abatement were billed from an approximate amount of $113.68 to $243.60.

**TABLE VII**

**Tax-Abatements Granted**

<table>
<thead>
<tr>
<th>Amounts of Abatements Granted in Dollars</th>
<th>Number of Applicants</th>
</tr>
</thead>
<tbody>
<tr>
<td>40.60</td>
<td>7</td>
</tr>
<tr>
<td>60.90</td>
<td>6</td>
</tr>
<tr>
<td>81.20</td>
<td>22</td>
</tr>
<tr>
<td>Total Abatement—Ranging from</td>
<td></td>
</tr>
<tr>
<td>$113.68--243.60</td>
<td>7</td>
</tr>
<tr>
<td>Other</td>
<td>15</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>57</strong></td>
</tr>
</tbody>
</table>

*Total number in this table based on the number of abatements granted. In this particular, the total number is 57.*

In Table VII the total number of applications which were denied
an abatement was twenty-two, ten of which were denied because the income was too great, two of the applicants died before the application was completed, investigation revealed that one of the applicants did not own the property for which an abatement was asked; four were not recorded and one, the applicant had received an abatement under clause 17. The item in this table, "paid in full," numbers four which is the average number of individuals who paid their taxes in full, either prior to the completion of the application or because further investigation revealed financial circumstances enabling applicant to meet the full burden of tax responsibility without assistance from public source.

**TABLE VIII**

<table>
<thead>
<tr>
<th>Reasons for Denials</th>
<th>Number of Denials</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income too great</td>
<td>10</td>
</tr>
<tr>
<td>Death of Applicant</td>
<td>2</td>
</tr>
<tr>
<td>Not recorded</td>
<td>4</td>
</tr>
<tr>
<td>Applicant does not own property</td>
<td>1</td>
</tr>
<tr>
<td>Application cancelled</td>
<td>1</td>
</tr>
<tr>
<td>Paid in full before application considered</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>22</td>
</tr>
</tbody>
</table>

3. Conclusions

The total array of data compiled and presented in this brief review (from the case records of Social Service Division-City Hall Annex, Boston) enables the reader to draw certain conclusions and inferences concerning the marital status and age of the average applicant applying for tax abatement as being a widow between an age range of 60 to 69. In go-
ing beyond the presentation of these two facts into the community life of this individual, interest is directed as to the home situation; what are the sources of income; the family responsibilities, how they are met and the agency sources which are in the community and influence the situation.

These queries might well be answered by saying that this applicant like the largest number of the applicants has between one to five children with an average of about two per family. The varied sources of income in these instances may be narrowed down to Public Welfare and other miscellaneous sources, rent and the other combining elements mentioned in Table IV etc., the average monthly income being about $50 to $99 per family.

Investment in the property ranges approximately between $2000 and $3000. In the applications filed by these persons, all these factors are taken into consideration in their totality and final decision is guided largely by the variances and modifications. Thereby, the largest number of applicants received an abatement of $81.20 which is an abatement of a two thousand dollar valuation of property. (Refer to Cl. 17 in the Appendix).
V

CONCLUSIONS

1. Summary

2. Recommendations

3. Bibliography
1. Summary

This study has been concerned with a description of the characteristics and trends of taxation in the United States over a period of 15 years. Special attention has been directed to the capital cities with Boston as a specific example.

A full understanding of the word tax includes money demanded of the private citizens by a unit of government or public authority according to some fixed method or rule of assessment.

Even before the depression began, there were evidences of the distressed condition of real estate, the item in the tax base that bore the heaviest burden. In 1930 the crushing force of the depression commenced to reduce other revenues severely and to send government administrative costs soaring. In our system of taxation, the property tax, of which real estate pays approximately 90 per cent, and which must absorb all deficiencies in other and all increased costs rose to unheard of heights, resulting in the demand for relief from this burden which became so insistent that it could not be ignored.

Many efforts were made to relieve the burden of property tax in such attempts as a shift of taxes from property to consumption; legislative measures and constitutional provisions, reorganization of assessment methods etc. The continued defaults in payments and the increased tax reverted lands to the various units of government made further action mandatory.
In many instances, the states, on the whole, gave a very liberal interpretation to the existing statutory provisions governing the collection of taxes. This was done by extending the period of delinquency and the period of redemption over and beyond statutory limits. Assessments were placed below the value of the property; payments on the installment plan became more widely used and adopted in other states where legal provisions had not been provided; however, these measures were inadequate to stem the tide of increased tax delinquencies.

As in other phases of human thought and action, the great socializing forces of civilization are brought to bear upon some new area. In this particular, the agent through which efforts are being made to protect and help to sustain the individual investment is through government preservation of the physical home. Although the efforts being made on a national scale are still in their initial stages; and attempts are sporadic and methods questionable however, the material presented leads the reader to conclude that there is a recognition of this problem of delinquency which is being dealt with on experimental bases; experimental because there is lack of refinement of skills and the methods employed are based for the most part on trial and error. In many instances the lethargic and haphazard way in which many of the programs are administered leave room for vast improvements and reorganization. Radical departure from practiced procedure and usage of the more progressive states resulted in the effort to rehabilitate tax-payers, placing them once more on the tax rolls and keeping them
a contributing factor to the general Welfare of the communities in which they live.

The result of the efforts of Nashville, Tennessee and Boston, Massachusetts cannot be determined because in both instances the period during which these experiments have been in operation is entirely too short. However, the statements made by the individuals who were instrumental in organizing these two units are highly significant and meaningful for future action in these first attempts to bring ordered social science to a system long criticized and condemned.

Before mentioning the observations made, it would be well to enumerate a few of the positive factors concerning the total picture as viewed from its broadest perspective. Foremost in any tentative evaluation of the services rendered by this agency is the recognition of the clients need not only in this specific area of financial rehabilitation, but in health, marital relations, parent children difficulties (this is especially true of the parent who is faced with the problem of the adolescent boy or girl). This awareness enables the worker to utilize the resources of the community by apprising these clients of the various services offered and the use to which they may gainfully employ these services. This system as in operation today affords an increasing elimination of questionable political influences. Again, this program offers a splendid opportunity as a laboratory for experimentation with a new process in the tax system also as a source of information for institutions particularly interested in finance.

Concerning the Boston program, Mr. J. C. Dowling said that from
the social service point of view, there must be a change in attitudes by many of those who administer the program; and there must be the installation of an efficient and adequately equipped personnel and physical setting to make such a program a contributing factor in social progress. 1

It may be that the tax collecting department may take the plan on as a permanent proposition, but it is quite an open question as to whether this should be done. Lurton Goodpasture of Tennessee continued with his comment by saying that there are so many extra services that can be rendered by an office such as this, that doubtless would not be rendered by city officials, all of which service enure to the benefit of the city as a whole. 2

2. Recommendations

Based on Study of Case Records

1. Greater interpretation should be given to this effort on a national and local scale so that the community may become more conscious of the existence of such a service and its usages; and the nation so that a similar program may be adopted in all cities where such a plan is feasible with the necessary modifications and adaptations to local needs and peculiarities.

1 The writer secured this information through an interview with Mr. J. C. Dowling, Principal Assessor, Assessing Department, City Hall Annex, 1940.

2 Taken from the answer to questionnaire regarding procedures etc.; Lurton Goodpasture, Attorney at Law, Stahlman Bldg., Tennessee.
2. This program which in its present application is still an experiment should become a permanent and integral part of the Assessing Department, supervised by the Public Welfare Department and administered by a larger staff of professionally trained social workers.

3. Greater refinements of methods and skills now in operation in the investigation process.

4. More activity in the use of referral to other agencies by the Social Service Division, as well as in the follow-up area. Under the present system, the workers who make the home visit are exposed to the true environmental circumstances of the applicant; and may utilize the recognition and knowledge of these needs by referring these individuals to agencies in the community which are more adequate to deal with other specific problems that are revealed in the initial and subsequent contacts. In the area of follow-up more direct calls or other contacts should also be made in the interest of the client who not only needs this service, but quite often request such help. However, as the situation actually exists, although there is a recognition and awareness of other pressing needs, due to the heavy case-load being carried by each worker, the services along these lines are negligible and virtually impossible. However, such action might well be within the scope of a larger staff.
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VI

APPENDIX

1. Glossary
2. Laws
3. Schedule
4. Special Questionnaire
1. Glossary

Abatement:

a. The amount, quantity, or sum by which anything is reduced. In revenue law, a deduction from the amount of tax. 1

b. An official reduction or elimination of one's assessed valuation after completion of the original assessment. 2

c. An official reduction or elimination of one's tax liability after completion of the tax roll.

As Valorem:

According to value.

Assessment:

a. In general the official act of determining the amount of the tax base.

b. As applied to property taxes, the official act of discovering, listing, and appraising property, whether performed by an assessor, a board of review, or a court of review. 3

Assessor:

The public officer or member of a body whose duty it is to make the original assessment. 4

1 Century Dictionary and Cyclopedia, 1:
3 Ibid., p. 108
4 Ibid., p. 109
Equity:

a. Broadly, any interest, which will receive recognition and improvement in a court of equity whether or not such interest constitute legal ownership.

b. Specifically, the interest, usually expressed in money's worth of the equitable owner of a property over and above all liens against the property.⁵

Lien:

Any legal hold or claim whether created voluntarily or by operation of law, which a condition has upon all or specified portions of the property owned by a person indebted to him.⁶

Taxes:

Taxes are defined as being the enforced proportional contribution of persons and property, levied by the authority of the state for the support of the government, and for all public needs.⁷

Tax Base:

The aggregate of the units to which the tax rate or rates are applied to determine the taxable ability of a person or a group of persons.⁸

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⁵ Ibid., p. 117
⁶ Ibid., p. 122
⁸ Ibid., p. 134
Assessed Valuation:

Assessed Valuation may be defined as the figure at which property is placed in the assessment roll by any authorized assessment agency on which, if the property is taxable and the amount is not altered by any higher authority, the tax liability is computed.
2. Laws

Laws Governing Tax Abatement in Boston Massachusetts

General Laws--Chapter 59 Section 5 Clause 17

Real Estate, to the value of two thousand dollars, of a widow of person over the age of seventy-five, or of any minor whose father is deceased, occupied by such widow, person or minor as his or her domicile provided, that the whole estate, real and personal, of such widow, person or minor does not exceed in value the sum of two thousand dollars, exclusive of property otherwise exempt under the twelfth, twentieth and twenty-first clauses of this section and exclusive of the value of the mortgage interest held by persons other than the person or persons to be exempted in such mortgage real estate as may be included in such whole estate; but if, the value of such whole estate being less than two thousand dollars, the combined value thereof and of such mortgage interest exceeds two thousand dollars, the amount so exempted shall be two thousand dollars. No real estate shall be so exempted which the assessors shall adjudged has been conveyed to such widow, person or minor to evade taxation. A person, widow or minor to evade taxation. A widow, person or minor aggrieved by any such judgement may appeal to the county commissioners or to the appellate tax board within the time and in the manner allowed by section sixty-four or sixty-five, as the case may be.
The polls and any portion of the estates of persons who by reason of age, infirmity and poverty are in the judgement of the assessors unable to contribute fully towards the charges.
3. Schedule
Case Records-1940 Social Service Division
City Hall Annex--Boston

1. Age of Applicant
2. Number of Children
3. Ages of Children
4. Marital Status
5. Income (Source)
6. Amount of Income
7. Equity in Property
8. Occupational Status
9. Abate--(amount of abatement)
10. Denial--(reason for denial)
11. Old or New Case
4. Special Questionnaire
(Sent to Forty-Seven Capital Cities-U.S.)

Chairman of the Board of Assessors
City Hall
City, State

Dear Sir:

The information that is being sought is in preparation for a thesis study. It is a comparative study of the treatment of delinquent tax-payers in the capital cities.

I am particularly interested in finding out what procedure your department follows in meeting this problem.

More specifically:

1. What is done about delinquent taxes?
   A. How long a period do you allow the owner to be in arrears before the tax sale?
   B. Do you make exceptions?
      (1) Widows
      (2) Old People
      (3) Veterans etc.

2. What aid if any does your department render these people who are unable to meet their tax payments?

Could you refer me to any pamphlets, reprint or other published materials?

Sincerely,