

Characteristics and Incomes of Families Assisted by Aid to Dependent Children*

IMPLICIT IN THE PROVISION of aid to dependent children from public funds are two basic concepts that have gained increasingly wide acceptance. The first is that the affectional ties of family life as well as material security are requisite to a child's satisfactory growth and development. The second concept, growing out of the first, is that if a child's home is jeopardized because normal support from his parents is lacking it is a public responsibility to assure the child economic support in his own home.

Recognition of the Nation's stake in the welfare of its children and youth has made government provisions to safeguard the well-being of children accepted public policy. With growing emphasis on maintaining children in a family setting, these safeguards have increasingly taken the form of helping parents or other relatives acting in the place of parents to carry their parental responsibility and to maintain a home for the children.

A Dynamic Program

These two dynamic concepts of the economic and social needs of children and of public responsibility for meeting them have grown and developed during the decade of experience under the State-Federal programs for aid to dependent children established by the Social Security Act. Within the broad framework of the act, the States have considerable latitude in determining the character of their programs. Consequently, the wide variations in State laws, policies, and administrative practices reflect the varying concepts underlying the development of

*Summarized by Savilla Mills Simons, Chief of the Assistance Analysis Section, Statistics and Analysis Division, Bureau of Public Assistance, from unpublished data collected in the Study of Families Receiving Aid to Dependent Children, 1942 and data published in Public Assistance Report No. 7, Part I, *Race, Size, and Composition of Families and Reasons for Dependency*, by Agnes Lelsy and Part II, *Family Income*, prepared by Thomas G. Hutton and Sadie Saffian.

their programs. Despite marked differences, however, the States have progressively broadened and liberalized their programs during the past 10 years so as to meet the needs of children more effectively.

The evolutionary character of the concepts underlying aid to dependent children is reflected in the findings of a study planned by the Social Security Board and made on a sample basis by 16 States in 1942.¹ Though the war undoubtedly influenced some of the findings, the information obtained answers some questions important in any consideration of the effectiveness of the program. Why do families receive aid to dependent children? With whom are the children living? What types of families get assistance? How much income do these families have to live on? What are the sources of their income other than assistance?

Why Children Are Deprived of Parental Support

Title IV of the Social Security Act provides for Federal financial participation in aid to needy children who are living with a parent or other relative and deprived of parental support or care by reason of the death, continued absence from the home, or physical or mental incapacity of a parent.

The present State-Federal programs differ significantly from the earlier programs in the extent to which they provide for children who are deprived of parental support or care for a reason other than death of a parent.² "Continued absence from the home" and "incapacity of a parent" may be interpreted by States either broadly or narrowly. It is apparent that some States take much

¹ The States cooperating in the study were Arizona, Arkansas, District of Columbia, Illinois, Kansas, Louisiana, Massachusetts, Missouri, Montana, Nebraska, North Carolina, Oklahoma, South Dakota, Utah, West Virginia, and Wisconsin.

² For a discussion of this point, see "Changes in Types of Families Accepted for Aid to Dependent Children," *Social Security Bulletin*, June 1943, pp. 30-32.

greater advantage of Federal aid under the "continued absence" and "incapacity" provisions of the act than do others.

The effect of the broadened eligibility provisions of State programs is shown by the types of family situations in which aid to dependent children was provided in the 16 States participating in the study. The death of a parent affected the children's circumstances in less than 42 percent of the families. Absence of a parent from the home for reasons other than incapacity was almost equally important—affecting 40 percent of the families. Usually this absence was due to what, for lack of a better term, may be called estrangement of a parent from the children, including cases of divorce, desertion, and separation and also cases in which the absent father was not married to the mother. A few parents were in the armed forces, imprisoned, or absent for other reasons. The third reason for deprivation of support or care, the incapacity of one or both parents, affected 28 percent of the families.³

As would be expected, the financial dependency of the children is usually caused by lack of support from the father, the normal breadwinner. The mother is, of course, generally needed in the home, especially if she has young children. Often she has not been in the labor market and could not earn enough on a paid job to support the family, even if she could arrange for someone else to care for the children. In the 16 States, 98 percent of the fathers, but only 17 percent of the mothers, were dead, absent, or incapacitated. Therefore, only the reason why the child was deprived of the father's support or care is shown here:

Reason for deprivation of support or care by the father	Percent of families
All reasons.....	100.0
Dead	37.2
Estranged from family.....	35.8
Incapacitated	22.1
Imprisoned	2.0
Other reasons.....	2.9

The States varied greatly in their practices in determining the eligibility

³ The percentages total more than 100 because families have been counted twice if the father and mother were unable to provide support or care for different reasons.

of children deprived of the father's support for any of these reasons. Although State agency practice was undoubtedly more nearly uniform in accepting families in which the father was dead than in accepting those lacking the father's support for other reasons, the States varied even in their aid to such families, as reflected by the relation of widows aided in the 16 States to families in the population composed of a widowed mother and children. Such variations, however, were much more marked in aid to children deprived of support or care because of the estrangement of their parents or the incapacity of a parent.

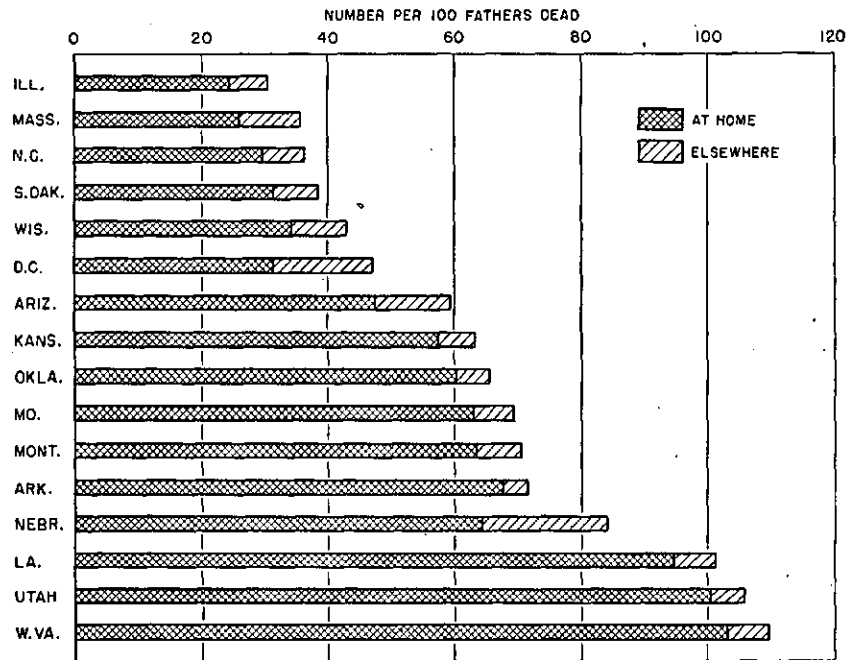
Estrangement of Parents

For every 100 families in which the father was dead, assistance was given to 96 families in which the father was estranged. This number ranged from 33 in North Carolina to 167 in Oklahoma.

An even more pronounced variation was apparent for families with divorced or separated parents or with the mother not married to the father. In 40 of the 96 families with an estranged father, the parents were separated without legal proceedings or the father had deserted; in 30, the parents were divorced or legally separated; and in 26, the mother was unmarried.

The number of families in which the father had deserted or the parents were informally separated ranged, per 100 cases in which the father was dead, from 18 in North Carolina to 93 in the District of Columbia. This wide variation resulted primarily from differences in determination of eligibility for these types of cases. State agencies differed, for example, in their requirements as to the length of time a deserting parent must have been out of the home before aid could be given. Some had no such requirement, others required as much as a year, and 6 months was the most usual requirement. Another point of variation in practice was whether the agency required that legal action must have been taken to compel support before aid could be given. For example, one State which aided relatively few families if the father had deserted or was separated from the mother without legal sanction required that the mother take steps to

Chart 1.—Number of incapacitated fathers per 100 fathers dead, in families assisted by aid to dependent children, 16 States, October 1942



compel support through the issuance of a court order before assistance was granted.

The relative number of families in which the parents were divorced or legally separated ranged from 5 in North Carolina to 66 in Oklahoma. Here, too, the variations stemmed from differences in agency practice rather than differences in the incidence of divorce and legal separation in the general population. In some States, deprivation of support or care by reason of the absence of a parent might be established immediately after a divorce decree was granted, while in other States this eligibility factor was not established until some time, ranging from 3 months to a year, had elapsed. Or the child of an able-bodied divorced father might receive aid in some States only if the mother was unable by law to compel him to support the child.

For every 100 families in which the father was dead, the number in which the children were deprived of parental support or care because the father was not married to the mother ranged from 8 in Utah to 53 in the District of Columbia. This wide range, although somewhat affected by State differences in the extent of illegitimacy, apparently was primarily the result of varying community attitudes

toward providing assistance to needy illegitimate children.

Incapacity of Father

In 22 percent of the families, the father was incapacitated and in most cases he was at home. The range, per 100 families in which the father was dead, was from 31 in Illinois to 110 in West Virginia (chart 1).

The variation was due less to differences in the prevalence of incapacity among the population than to the State definitions of physical or mental incapacity, which varied as to the degree, character, and duration of incapacity required for a determination of eligibility. In one State, for example, the parent must have been totally and relatively permanently incapacitated, while another State had no requirements as to degree or duration of incapacity but emphasized the "dependency ensuing" from incapacity. In one State, children were ineligible for aid if the parent had refused recommended sanatorium care, and a child whose parent is mentally incapacitated is eligible for aid only if the parent is institutionalized. The required duration of incapacity varied from 3 to 6 months in all States except one, where the incapacity must have been expected to continue for

a year. Some agencies assisted families in establishing their eligibility by arranging and paying for the necessary medical examinations to determine incapacity, while others left it entirely to the applicant to obtain the required medical report. Some agencies relied solely on the medical statement, while others considered social, psychological, and occupational factors as well. Lack of specific instructions as to the various steps to be taken in determining eligibility in cases of incapacity led frequently to variations in practice among local units.

The various restrictions on eligibility and the lack of specific provisions in some States tended to deny assistance to needy children although they had an incapacitated parent, and the State differences in the relative number of aided children with an incapacitated parent indicate that many such children were not receiving aid. Greater advantage might be taken of the provisions of the Social Security Act so that aid to dependent children would better meet the needs of children deprived of support or care because of the disability of one or both of their parents.

Relatives Maintaining Home

Current thinking about aid to dependent children emphasizes that the needs of the individual child are served only as the needs of the family group as a whole are met. The essential character of aid to dependent children as a family program is underscored by the fact that all but 7 percent of the children aided were living with one or both of their parents, and most of the rest were living with a grandparent, aunt, or uncle. The fact that more than one-fourth of the children were living with both parents indicates increased recognition of needy children who are deprived of support or care because of the incapacity of a parent. Nine out of 10

Relative with whom child was living	Percent of families in which children were living with specified relative	Percent of children living with specified relative
Mother.....	69.2	66.6
Both parents.....	19.6	25.1
Neither parent.....	0.6	6.6
Father.....	1.6	1.7

children receiving aid to dependent children were living with their mothers, and almost 3 out of 10 were living with both parents. Relatively few of the children were living with the father only.

The proportion of families in which children were living with either or both parents or with some other relative varied markedly among the States. For families in which children were living with their mother only, the range was from less than 57 percent in Louisiana, which provided for a relatively large number of children with incapacitated fathers in the home, to more than 82 percent in the District of Columbia; for those in which children were living with both parents, variations ranged from less than 10 percent in Illinois to 33 percent in West Virginia. Aid to dependent children is seldom used to assist children deprived of support or care because of the absence or death of the mother. The proportion of families in which the children were living with the father only ranged from 0.3 percent in the District of Columbia to 3.2 percent in Oklahoma. These small proportions raise a question whether, in order to meet the needs of this group of children, some States might more often provide aid to needy children living with their fathers only. State variations for families in which the children were living with some relative other than a parent ranged from 6.0 percent in South Dakota to 13.2 percent in Nebraska.

Characteristics of Children

Race

Of the children aided in the 16 States combined, as in the child population of these States and in the country as a whole, the majority were white. This was also the case, in varying degree, in each of the States except the District of Columbia, where Negro children constituted nearly 85 percent of the children receiving aid.

Race	Percentage distribution of—	
	Children aided	Child population
White.....	78.6	88.1
Negro.....	20.1	11.1
Indian and other nonwhite.....	1.3	.8

But as would be expected because of the generally better economic status of the white population, the relative number of white children aided was less than that for Negro and other nonwhite children.

The economically disadvantaged position of Negroes and other nonwhite persons should result in their constituting a disproportionately large number of the beneficiaries of any program designed to meet financial need. Furthermore, the higher death and sickness rates and the greater incidence of broken homes among Negroes and other nonwhite persons tend to bring relatively more children from such homes within the group for which aid to dependent children is intended to provide support. It is not surprising, therefore, that in the 16 States combined as many as 52 Negro children per 1,000 in the population and 47 Indian children per 1,000 were approved for assistance, as compared with 25 per 1,000 white children.

Nevertheless, in some States, needy Negro and Indian children did not have the same opportunity as white children to obtain aid to dependent children. The variation among the States was much more marked for these children than for white. In the 10 States with more than 5,000 Negro children in the population, the proportions aided ranged from 14 per 1,000 in North Carolina to 173 in Illinois, while the corresponding proportions for white children varied from 5 per 1,000 in the District of Columbia to 45 in West Virginia.

While the rate for Negro children was as much as 10 times that for white children in the District of Columbia and Illinois, it was only a little higher in Louisiana and West Virginia; in Arkansas it was the same, and in North Carolina it was less than that for white children.

In the 6 States with more than 5,000 Indian children in the population, the rates for these children ranged from less than 1 per 1,000 in Arizona to 117 in Montana, while the range for white children varied from 17 in North Carolina to 44 in Oklahoma. Despite the effects on the extent of need among Indian children of such factors as the proportion of Indians living on reservations and the availability of other resources—tribal funds, board-

ing schools for the children, and so on—it seems apparent that in Arizona, which was assisting 36 per 1,000 white children, aid to dependent children was not available to the same degree to Indian children as to other needy children.

Age

Twenty percent of the children in the families receiving aid were under school age, 37 percent were 6 to 11 years, and 43 percent were 12 to 17 years old. Proportionately there were more older children and fewer in the youngest age group than were found in the general population of the 16 States. The smaller percentage of children under age 6 is due to the fact that 1-child families, in which the child is likely to be very young, are less likely to be in need than families with several children.

The maximum age for eligibility under the program affected the proportion of children aged 16-17. At the time of the study, 6 of the 16 States—Arizona, the District of Columbia, Missouri, Nebraska, Oklahoma, and South Dakota—still had a maximum age of 16 as provided in the Social Security Act before the 1939 amendments extended the provisions to children aged 16 and 17 who are attending school regularly.⁴

Children Not Approved for Aid

Not all the children of eligible age in the families receiving assistance are approved for aid. Some, although they would qualify under the Social Security Act, are not eligible under the provisions of the State in which they live. For example, Missouri required school attendance as a condition of eligibility for children 14 and 15 years of age; some children under 16 who were not attending school were therefore ineligible in that State. Other children are ineligible because they are self-supporting or have some other means of support—for example, children in a self-supporting family with whom a child approved for aid is living.

A second group of children are not approved for aid although eligible under the State plan. When the agency has insufficient funds to meet in full

the amount of need it has determined, it sometimes establishes the eligibility of and certifies only the number of children necessary to justify the monthly payment to be approved, although more children may benefit from the payment. The same thing may occur even when need is fully met, if the agency has such low standards for determining need that few payments are made at the maximum amounts permitted by the State. Likewise, in States that have maximums higher than or the same as those set by the Federal act for Federal matching—\$18 a month for 1 child and \$12 for each additional child—approval of only the number of children necessary to obtain full Federal matching may be all that is required.

In some instances, children born or returned from foster care after the family has been approved for assistance are not certified for aid. This practice does not always deprive the family of additional assistance. A few States have a maximum limit on the total payment to a family, which would at times prevent increasing the payment to cover the needs of an additional dependent child. In all these situations, as long as lack of funds or maximum limitations on the total payment make it impossible to provide for the needs of all the children in the family, it may seem fruitless in the individual case to undertake the additional work involved in approving for aid all eligible children in the family.

On the other hand, this practice leads to an understatement of the number of children supported at least in part by the program and an overstatement of the amount of assistance provided for each child. Consequently, the needs of all children dependent on assistance are not fully known and cannot be taken into consideration in planning for the financing of the program. Only when the eligibility of all children in the family is determined, and all found eligible are certified, can the basic facts concerning the number of eligible children in need of aid be known and used in planning and administering the program.

Almost 9 percent of the children under 16 years of age in the families aided in the 16 States had not been

approved for aid—the proportion ranging from a little more than 2 percent in Massachusetts to almost 20 percent in North Carolina. The highest proportion unapproved was found among the children under 6 years of age.

Relatively more nonwhite than white children were not approved in each age group. Greater difficulty in satisfying agency requirements as to evidence of age or relationship to the payee in determining eligibility of nonwhite children accounts only in part for this difference. The percent of children of specified age who were not approved for assistance, by race, was as follows:

Age	Percent of children not approved for aid		
	Total	White	Nonwhite
Under 16 years..	8.8	7.7	12.3
Under 6 years.....	17.4	16.3	20.3
6-11 years	6.1	5.3	8.7
12-15 years.....	6.3	5.5	9.8

Of the approximately 7,700 children aged 12-15 years not approved for aid, only 540, most of them 14 and 15 years old, were out of school and were working.

In the 10 States in the study that aided children up to age 18 or above, more than a third of those aged 16 and 17 had not been approved for aid. A higher proportion of unapproved children would be expected among boys and girls of these ages than among younger children, because relatively more of them are working and supporting themselves or are ineligible because they have dropped out of school. Twenty percent of the 16 and 17-year-olds not approved for aid, however, were attending school. The relatively greater difficulty of proving the age of older children and the necessity for determining their school attendance may result in a tendency to approve younger rather than older children in the States where not all the eligible children are approved for aid.

Effect of the School Attendance Requirement

In the 10 States providing aid to dependent children 16 and 17 years of age if they were attending school, 80 percent of the children of these ages

⁴In Wisconsin, which has an age limit of 21 years, assisting children over 16 is optional with the counties.

who were not approved for aid were not in school. More than half of that number were not working, despite the variety of jobs available to young people at the time of the study. Presumably, therefore, many of them would have been eligible for assistance if they had been attending school.

The number of older children who were found to be neither working nor attending school points up the importance of the Social Security Board's recommendation that the requirement of school attendance for children 16 and 17 years of age be deleted from the Social Security Act. This requirement was intended to encourage young people to continue their education until at least age 18. It is now evident, however, that the requirement is not enough to facilitate school attendance without other measures to increase the availability of school facilities and to provide, either through increased assistance payments or otherwise, for the costs of school attendance. At the same time the requirement interferes with the program's fulfilling its assistance function for children in some situations. It results in the denial of assistance to needy children under the age of 18 who for one reason or another can neither attend school nor get a job and support themselves.

Characteristics of Families

Dependent children receiving assistance do not necessarily live alone with a parent or other relative acting in the place of a parent. The so-called "assistance group"—the children approved for aid and the parent, parents, or relative in loco parentis—often is part of a larger family group. What then is the size and composition of families receiving aid to dependent children? What family members are there in addition to parent and dependent children?

Size of Families

For the purposes of the study, the family was defined as a group of persons living together and sharing a common income. Self-supporting older children and other relatives were considered as members of the family and the economic unit, even

though they paid a fixed amount for board and room instead of pooling their income with that of the other members.

The families assisted by aid to dependent children in the 16 States, as a whole, averaged 4.5 persons—2.4 children approved for aid, 0.4 children under 18 years not approved, and 1.7 adults. The States varied considerably in the number of persons per family, with a range from 4.1 in Illinois and Massachusetts to 5.0 in West Virginia.

Composition of Families

More than half the families were composed only of the "assistance group." In about one-third of the families including members other than the assistance group, the additional members were children under age 18 or persons aged 65 and over; the other two-thirds included adults between the ages of 18 and 65. The proportion of families containing persons in addition to the assistance group is affected by a State's maximum age limit for aid to dependent children and its practice in regard to approving all eligible children in the family. In the 6 States with an age limit of 16 years, 56 percent of the families contained additional persons, as compared with about 45 percent in the other 10 States. In the 16 States combined, 17 percent of all the families had children under 18 years of age who were brothers or sisters of the children aided but were not themselves approved for aid. Owing to marked differences in the practice of approving all eligible children in the family, however, the range varied from 6 percent in Utah to 37 percent in North Carolina.

As would be expected, families assisted by aid to dependent children have fewer adults and more children than the usual family. Less than two-fifths of the members of the families studied, as compared with more than two-thirds in families in the general population, were aged 18 or over. Sixty-nine percent of these adults were parents or relatives in loco parentis, 13 percent were brothers and sisters, and 18 percent were other relatives. The majority of the adults, especially among nonwhite families, were women. Approximately four-fifths of the parents or rela-

tives in loco parentis, in contrast to only half of all other adults in the family, were women.

Number of Children in Families

One-fourth of the families had only one child under 18 years, slightly more than one-fourth had two children, and a little less than half had three or more children. This represents a smaller proportion of 1-child families and a larger proportion of families with 3 or more children than was found in the general population in the 16 States. Presumably, the overrepresentation of large families reflects the fact that a family with only 1 child lacking normal parental support can usually get along more easily than a family with several children. Nevertheless, as already noted, it is apparent that the States vary somewhat in regard to accepting 1-child families for aid.

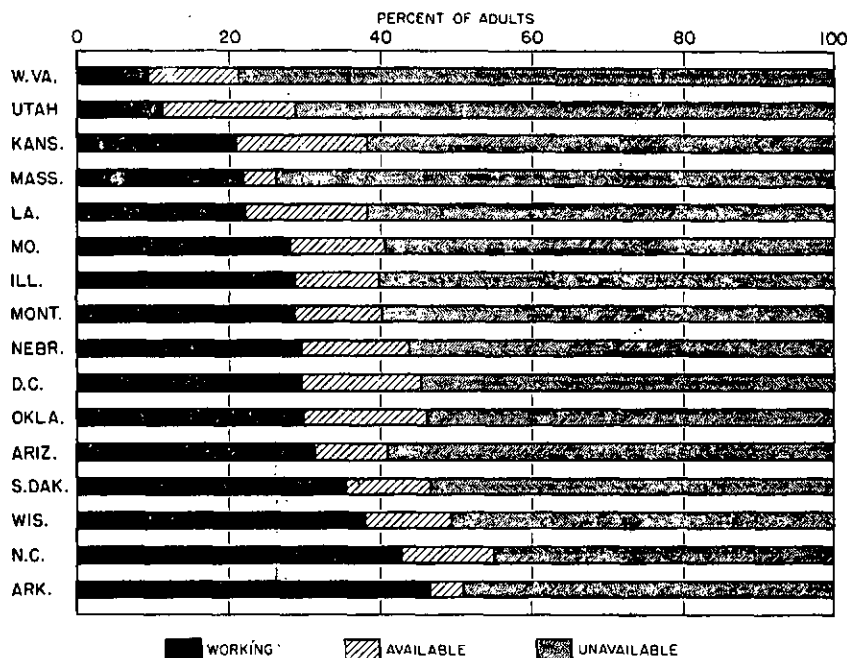
Employment and Employability of Family Members

When the study was made, the Nation's war-production machine was moving into high gear, and the demand for labor affected both the employability and the employment status of the families receiving aid. Many families whose members found work easily and who were located in areas of labor demand no longer needed to depend on assistance. Those on the assistance rolls at the time of the study probably were of more limited employability than those who had gone off the rolls and yet were more employable than families receiving assistance in the later war years. Undoubtedly, mounting demands for manpower had already led to the employment of some workers of only marginal employability and of persons not normally in the labor force. Both the employment status and the earnings of family members were undoubtedly affected by labor-market conditions prevailing during the war.

Employment Status of Adults

The composition and character of the families aided, in which mothers of young children and incapacitated fathers constitute a large proportion of the adults, would lead one to expect rather limited possibilities of employment, although undoubtedly more

Chart 2.—Employment status of persons 18 years and over, in families assisted by aid to dependent children, 16 States, October 1, 1942



persons of restricted employability were working part time at the time of the study than would be expected in a period with a lower level of employment. Information on employment status, however, reflects not only the levels of industrial activity and employment current at the time but also the varying practices of States in regard to the types of families accepted for aid and the extent to which families with incapacitated parents were assisted.

Sixty percent of the adults in the families in the study were considered unavailable for work. They were either needed to maintain the home and care for children or ill persons in the family or were themselves too incapacitated by a mental or physical handicap to be employed. A few young adults were attending school, and so were not available for employment. The proportion unavailable for work ranged from 45 percent in North Carolina to 79 percent in West Virginia, where a relatively large proportion of the families had an incapacitated parent. Only 28 percent of the adults—ranging from 9 percent in West Virginia to 47 percent in Arkansas—were employed either full or part time. Twelve percent were unemployed, although available for

work. The smallest proportion unemployed (4 percent) was found in Massachusetts, a State with diversified industry providing a variety of employment opportunities during the war; the largest proportion (17 percent) was found in Utah, which had relatively less war production (chart 2).

Relatively more men than women and nonwhite than white adults in the families were working or were available for work. Relatively more mothers than other women in the families were unavailable for work. The percentage distribution of the different family members 18 years of age and over who were working, available for work, or unavailable was as follows:

Family members	Percentage distribution of family members		
	Working	Available for work	Unavailable for work
Men.....	40.9	14.4	44.7
Fathers.....	13.5	13.2	73.3
Brothers.....	65.8	19.8	14.4
Other.....	60.0	12.5	27.5
Women..	22.7	11.7	65.6
Mothers.....	19.0	10.8	70.2
Sisters.....	50.0	20.8	29.2
Other.....	22.7	10.6	66.7

Types of Employment

Nearly three-fifths of the employed adults were working only part time—less than 30 hours a week—or were self-employed in their own business or on a farm. Doubtless, much of the self-employment was also part time. Less than 40 percent of the employed adults had full-time jobs:

Type of Employment	Percentage distribution of employed adults
Total.....	100.0
Private full-time.....	39.7
Private part-time.....	32.8
Self-employed.....	25.6
WPA or NYA.....	1.9

At prewar employment levels, part-time employment would probably not have been available to so large a percentage of family members. The only significant difference in type of employment as between men and women and white and nonwhite persons was that a much larger proportion of white than nonwhite women were employed full time or were self-employed.

Few mothers of dependent children (less than 5 percent) were working full time in private employment and fewer (less than 3 percent) were unemployed but available for full-time work without restrictions as to the type or conditions of work. Ten percent were employed part time, 5 percent were self-employed, and 6 percent were unemployed but available for part-time work.

Most of the fathers considered available for work had a disability, either physical or mental, which restricted the kind of work they could do. This group, plus the fathers who were totally incapacitated for work, represented more than 83 percent of all fathers in the home. Of the small group of fathers who were working, only 26 percent were employed full time in private employment; 41 percent were working part time, and the rest were self-employed or working on WPA or NYA projects.

Employment Status of Children

The continuous withdrawal from civilian employment of young men of military age for service in the armed forces created a new demand for workers under the draft age of 18. The absorption of skilled workers by the war industries resulted in new job opportunities for inexperienced and untrained workers, at good wages.

Employers who had previously had no interest in hiring young persons of the ages covered by the Fair Labor Standards Act and State child labor laws had begun to employ children of school age. Many young persons left school for full-time jobs. Some worked only during school vacations. Others worked part time while attending school. A great many children of school age were used as emergency farm workers, especially to pick fruit and vegetables during the harvesting seasons. This was particularly true early in the war before other, more efficient sources of agricultural labor were organized.

These conditions had their impact on the children in families assisted by aid to dependent children. In some instances, the employment of family members under age 18 brought in sufficient income to make assistance no longer necessary. In others, the new or increased earnings of the children in the family served to make the family income, which had consisted chiefly of the assistance payment, more nearly adequate.

Information was obtained in the study on whether the children, even though they were attending school, did any work for pay outside the home or a family enterprise during the last week of the survey month. The study was made in a fall month when school may or may not have been in session. Nearly one-tenth of all the children 6 to 17 years of age in the families receiving assistance in the 16 States were employed at least part time. Nearly 28 percent of the 16 and 17-year-olds and nearly 13 percent of those who were 14 and 15 years of age were working.

The variation among the States in the employment of children in the family is shown by the following ranges in the relative number of children in each age group who were employed:

Age	Percent of employed children in each age group		
	Total, 16 States	Lowest percent	Highest percent
6-17 years..	8.9	1.7 (W. Va.)	26.8 (Ark.)
6-11 years...	2.9	0 (W. Va.)	15.8 (Ark.)
12-13 years..	6.5	0 (W. Va.)	27.8 (Ark.)
14-15 years..	12.9	1.0 (W. Va.)	36.5 (Ark.)
16-17 years..	27.8	10.4 (W. Va.)	54.2 (Ariz.)

Arkansas had the highest percentage of children employed in each of the age groups under 16, probably because of the extensive use of young children in agriculture, especially in picking cotton. Oklahoma, Arizona, and North Carolina, all of which raise types of crops in which children work, also showed considerable employment of children of all ages. On the other hand, in West Virginia, which consistently had the lowest percentage of employed children, the major industry is coal mining, in which the employment of young persons is strictly prohibited. In Massachusetts, an industrial State with good standards for child labor, almost none of the children under 16 were working, but nearly 30 percent of those 16 and 17 years of age were employed. In the District of Columbia very few children in the younger ages worked, but nearly 44 percent of those 16 and 17 years had jobs, reflecting at least in part the fact that the policy of the Federal Government, the chief source of employment in the area, is not to employ persons under 16 years of age.

In each of the age groups under 17, a larger proportion of the nonwhite than of the white children worked.

Age	Percent of employed children in each age group	
	White	Nonwhite
6-17 years.....	8.6	10.3
6-11 years.....	2.5	4.3
12-13 years.....	5.9	8.9
14-15 years.....	12.1	16.1
16-17 years.....	27.5	28.8

Of all the children between 6 and 18 years receiving aid to dependent children, almost 7 percent were working. Probably much of this employment was part time, outside of school hours. On the other hand, nearly 30 percent of the children in those ages who were not approved for assistance were employed.

Incomes of Aided Families

The assistance payment is frequently not the sole source of income of a family but supplements small amounts of income from other sources, either in cash or kind. The amounts of assistance payments alone, therefore, do not serve as a gauge of what families have to live on. Eight of the

States in the study⁶ collected information on the total family income, the first available information of this kind for aid to dependent children.⁶ Since so few States made this part of the study, the findings do not necessarily represent the situation in all families receiving aid. The income reported was that of all members of the family group described earlier, including on the average 2.1 persons in addition to the children approved for aid. Since nearly half the families included financially independent persons in addition to the assistance group, the information on total income cannot be related to the group receiving assistance. It does indicate, however, the general level of family living shared by the children receiving aid.

Cash income.—In a war year in which, as has already been seen, there were unusual job opportunities for workers of marginal employability, the total monthly cash income for the average family of 4.5 persons was \$63. Many of these families also had some income in kind, such as rent-free living quarters, farm or garden produce, or surplus food under the food stamp plan.

Despite this additional income, it is apparent that, in view of the marked rise in living costs which had already taken place when the study was made, the aided children were growing up under conditions of poverty. This conclusion is supported by a comparison of the average total income and a crude estimate of the monthly cost of living at a maintenance level for the average aided family of 4.5 persons in certain cities. This estimate, derived from the cost of the maintenance budget—which provides for more than a "minimum of subsistence"—for the 4-person family published by the Bureau of Labor Statistics, was available as of December 15, 1942, for the following cities in States participating in the study of incomes:

Boston	\$133
District of Columbia.....	138
Milwaukee	129
St. Louis.....	130

⁶ Arkansas, District of Columbia, Massachusetts, Missouri, Montana, North Carolina, Oklahoma, Wisconsin.

⁶ For findings of a study made by the Bureau of Old-Age and Survivors Insurance on resources of widow and child beneficiaries in seven cities, see the *Bulletin*, November 1945, pp. 14-26.

Since living costs are somewhat lower in rural than in urban areas in the States in which the cities—other than the District of Columbia—are located, these amounts to some extent overstate the average cost of this budget.

The majority of the families in the eight States combined had income both from public and private sources. About 28 percent had no cash income other than the assistance payment, though more than half of this group had some nonmonetary income. Consequently, only 11 percent of all the families were entirely dependent on aid to dependent children.

Under the favorable economic conditions obtaining at the time of the study, earnings constituted almost as important a source of cash income to the families as the assistance payment. Nearly 40 percent of the total cash income of the families in seven States combined came from earnings, while the assistance payment represented a little more than half.

Source of income	Percentage distribution of total cash income
Total, 7 States	100.0
Aid to dependent children	51.3
Earnings	39.6
Other public assistance	2.7
Contributions from relatives	2.3
Pensions, social insurance, etc.	1.5
Investments or property	1.1
Other sources	1.6

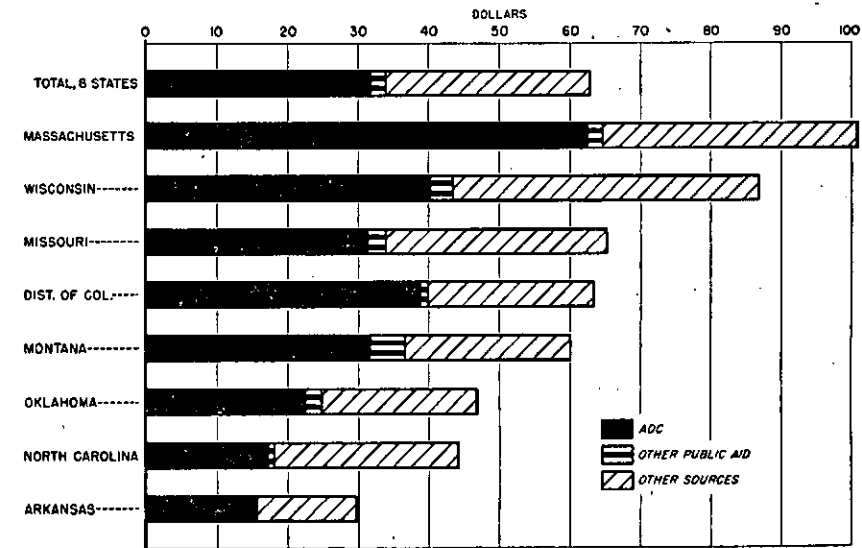
Of the average monthly total income of \$63, about \$29 came from earnings, contributions from relatives, pensions, and other sources, while \$34 came from public aid—\$32 from aid to dependent children.

Owing largely to variations among the States in the amount of the assistance payment, the States differed considerably in the average amount of the cash income of the families, as well as in the sources of such income (chart 3).

The average total cash income ranged among the eight States from less than \$30 in Arkansas, where aid to dependent children constituted less than 53 percent of the cash income, to more than \$100 in Massachusetts, where 62 percent of the cash income of families was derived from the assistance payment. More than half the families in Arkansas, North Carolina, and Oklahoma had less than \$40 per month in cash, while almost half

¹ Complete data on source of income for Missouri were not available.

Chart 3.—Average amount of cash income per family assisted by aid to dependent children, by specified type of income, 8 States, October 1942



in Wisconsin had more than \$70 and in Massachusetts, over \$80. The higher amount in Massachusetts is partly due to the practice of providing for medical care in the money payment.

State differences in the maximum age at which children were eligible for aid and in the proportion of families including self-supporting persons outside the assistance group contributed to differences in the amount of the family income in the various States. As might be expected from the variation in income from private sources among different races, Negro families had a lower average total cash income than white families in all the States except Arkansas for which this computation could be made. For the 8 States combined, the average total cash income for Negro families was less than \$68,⁵ as compared with more than \$71 for white families. In all States but Arkansas the difference between the averages for Negro and for white families ranged from less than \$3 in Missouri to about \$18 in Massachusetts, which has relatively fewer large Negro families. In Arkansas, where the average Negro family is larger than the average white family, the total cash income averaged about \$6 more for the Negro families.

About three-fifths of the families aided in the survey month had some

⁵ Adjusted to compensate for variation among States in the proportion of Negroes in the recipient population.

earnings in addition to wages, such as payments from boarders or lodgers and proceeds from the sale of crops. In Arkansas, Missouri, and North Carolina about 70 percent of the families had earnings from private employment. In Arkansas and North Carolina this high proportion undoubtedly reflected to some extent pressure to get work because of the inadequacy of the assistance payment. These two States had the highest proportion of working mothers—47 percent in Arkansas and 40 percent in North Carolina. North Carolina also had a high proportion of families with adults besides the supervising relative. Average earnings for families with such income ranged among the States from \$17 in Arkansas to \$98 in Massachusetts, where the smallest proportion of the families had earnings.

Less than 10 percent of the families had help from relatives outside the home or from friends. Few had other private sources of cash income.

Aid to dependent children, which is paid in cash without restrictions on how the family must spend it, was the most important single source of cash income. The median payment was \$25 in the eight States combined and ranged from a little more than half this amount in Arkansas and North Carolina to more than \$60 in Massachusetts. In each of the eight States, there was little difference in the aver-

(Continued on page 27)

The contributions to social insurance are returned to the city in the form of public works, such as hospitals, medicines, housing projects for the workers, schools . . .

The triumph of health leads the way to the betterment of the workers.

Those who fight against social insurance are enemies of their own community.

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age payment to Negro and to white families.

Income from payments of other types of public assistance and public aid programs was not significant. Only 9 percent of the families had such income, and it represented only 3 percent of the total cash income of all families.

Nonmonetary Income

More than half the families assisted by aid to dependent children had some nonmonetary income from public aid, most often surplus food through the stamp plan or direct distribution; WPA-processed clothing was occasionally given. Very little medical care was provided families through the assistance payment. Only in the District of Columbia did voluntary agencies provide medical services to any considerable extent.

About two-fifths of the families had nonmonetary income from private sources. This income usually took the form of free living quarters and food and had a value of at least \$5 for somewhat more than one family in four. Such income, as would be expected, was more prevalent in the rural States than in urban areas.

In the postwar labor market, earnings may be a much less important source of income for families assisted by aid to dependent children. Under such conditions, families will have to depend to a greater degree on the assistance payment. Regardless of the extent to which it is possible for families to add to their incomes with earnings, however, the welfare of the dependent children depends largely on the adequacy of the assistance payment. The objectives of the program can be increasingly achieved only as assistance is made available to needy children who are now denied aid be-

cause of restrictions in policy or practice and as the amount of assistance provided is sufficient for the family to live on. Since this study was made, considerable gains have been made toward these goals. Some States have liberalized their policies governing the determination of eligibility. Many of the States making the study have removed or made some adjustment in their maximums so that they could provide more nearly adequately for needy people. During this period of rising living costs, average assistance payments in most of these States have increased substantially—in some States to a marked degree. In some cases these increases have more than offset the rise in living costs and represent an improved level of living. These adjustments in the programs indicate efforts by the States to meet the needs of children under rapidly changing social and economic conditions.