

Some Effects of Low Income on Children and Their Families

by LENORE A. EPSTEIN*

TO BE A CHILD in a family with inadequate income often means to be a child deprived of the kinds of food he needs to grow to healthy adulthood. It often means living in overcrowded quarters, with no decent place to play; going without preventive health care; and having little chance for more than a high school education. For about 1 in 4 it means that there is no father in the home; the mother is likely to work while the child is still very young.

INCIDENCE OF LOW INCOMES

A discussion of the effects of inadequate income implies the existence of a standard of adequacy. There is, however, no single accepted standard of adequate family income, although on certain cut-off points there is little or no argument.

How Many Children Are in Low-Income Families

Robert Lampman, in a study paper prepared in 1959 for the Joint Economic Committee, estimated that in 1957 about one-fifth of the children in the United States were in families that had low incomes. Lampman defined a "low-income person" as "one with an income equivalent to that of a member of a four-person family with total money income of not more than \$2,500 in 1957 dollars."¹ In 1957 purchasing power this is the same as the \$2,000 in 1947 that a congressional subcommittee on low-income families adopted as a minimum income figure for study purposes in 1949.

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¹ Robert J. Lampman, "The Low Income Population and Economic Growth," prepared for the Joint Economic Committee in connection with its *Study of Employment, Growth, and Price Levels* (Study Paper No. 12, Joint Committee Print, 86th Congress, 1st session), December 16, 1959.

By another criterion, it is estimated that in 1959 almost one-fifth of the families, with nearly one-fourth of the Nation's children, had low incomes. These are families with incomes below the taxable limit under present Federal income tax laws—that is, less than \$1,325 for a mother and child and less than \$2,675 for a married couple with two children and \$4,000 for a family of six.

That this is a conservative gauge of low income is evident from the fact that an income below the taxable limit is generally not much more than twice the amount needed for an adequate diet at low cost, according to the food plan issued by the U.S. Department of Agriculture.² The average family actually spends about one-third of its income for food.³ Moreover, the food plan makes no allowances for "snacks," for meals eaten out, or for serving guests. It assumes that the housewife is a skillful cook, a good manager, and a careful shopper who will choose the most nutritionally economical foods from those in season.

The estimate that about 16 million children under age 18, or one-fourth of the total, are in families with incomes below the taxable limit was developed from the Bureau of the Census income distributions for families classified by number of related children, which are summarized in table 1. For the purposes of these estimates it was assumed that each family contained two adults in addition to the number of children specified. In fact, 20–25 percent of the families with children under age 18 contained at least three adults, and about 5 percent contained only one adult. Cut-off points for the taxable incomes assume the standard 10-percent deduction, although many families have larger deductions. As a result of these assumptions the number with incomes below the taxable limits is probably underestimated. Any overstatement of the number of families

² *Family Economics Review*, published quarterly by the Department's Institute of Home Economics.

³ See Department of Agriculture, *Food Consumption and Dietary Levels of Households in the United States* (ARS 62-6, August 1957).

TABLE 1.—Distribution of families by total money income in 1959, by number of children under age 18

[Noninstitutional population of the United States]

Total money income	Families with specified number of children					
	1	2	3	4	5	6 or more
Number (in thousands).....	8,858	8,432	5,182	2,389	1,103	1,030
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$1,000.....	4.6	3.6	4.1	4.7	4.1	8.4
\$1,000-1,999.....	6.4	4.9	4.7	7.4	9.8	13.6
\$2,000-2,999.....	9.1	6.3	7.1	8.3	9.1	13.7
\$3,000-3,999.....	11.4	9.3	8.9	10.5	12.8	12.3
\$4,000-4,999.....	11.3	13.2	12.7	13.7	13.4	13.3
\$5,000-5,999.....	13.4	15.5	15.7	14.7	14.0	12.2
\$6,000-7,999.....	20.2	23.4	22.2	21.1	17.5	17.0
\$8,000-9,999.....	11.1	12.3	11.5	9.4	9.5	5.5
\$10,000 or more.....	12.5	11.7	13.0	10.0	9.7	4.1
Median income.....	\$5,534	\$5,833	\$5,792	\$5,367	\$5,048	\$4,136

Source: Bureau of the Census, *Current Population Reports*, P-60, *Consumer Income*, No. 35.

with small incomes that results from the tendency of respondents in field surveys to forget small or irregular receipts is thus probably more than offset.

Who Are the Families With Low Incomes?

Incomes vary both from family to family and for the same family at different stages in its life cycle, but year after year certain groups of families tend to have lower incomes than the population as a whole. Prominent among these groups are nonwhite families generally, families where the head does not work full time throughout the year, and broken families—especially those headed by women. Subfamilies—that is, families that do not maintain their own household but make their home with a relative—are also likely to be found in the low-income group.

The differences in income between families in which both parents are present and those with only the mother present are particularly striking. At the latest count, about 1 in every 12 children (more than some 5 million in all), were living in homes with only the mother present. Special tabulations of Census Bureau data for 1956 indicate, however, that about one-fourth of the children in families with incomes below the taxable limit had no father in the home. These data show also that the average income of families consisting only of a mother and children was about one-third the average received when there

were two parents and children but no other persons in the family.

EFFECTS ON LIVING CONDITIONS

Low income characteristically means poor nutrition, poor housing, little or no preventive medical care. The facts hardly need documentation, but the extent of deprivation suffered by low-income families has been made clear in various studies.

Nutrition

A clear relationship between family income and the quantities of nutrients provided by the diet of nonfarm families was found by the Department of Agriculture in its 1955 Household Food Consumption Survey.⁴ For the 8 million or more children on farms, where income typically is lower than it is in cities, adequacy of diet is less closely related to income. In seasons of the year when homegrown and homepreserved fruits and vegetables have generally been used up, however, farm diets provide less vitamin A and vitamin C—important nutrients for children—than do city diets.

Housing

There are many examples of the inverse relationship between income and overcrowding and the direct correlation between income and the physical qualities of housing, the extent of conveniences, the quality of the neighborhood, and so on. Moreover, broken families whose incomes tend to be low are likely to share the home of relatives. In 1959, almost a fourth of the one-parent families but only 2 percent of the married couples with children lived in a relative's home.⁵

The fact that overcrowded housing in rundown neighborhoods—with lack of privacy at home and lack of proper play space—may have unfortunate effects on children needs no underlining.

⁴ Report No. 6, March 1957.

⁵ Derived from Bureau of the Census, *Current Population Reports*, Series P-20, *Population Characteristics*, No. 100.

Medical Care

The National Health Survey,⁶ like previous surveys, found that the amount of medical care received by a family was related to the family income. The frequency of visits to the dentist provides not only a measure of the amount of dental care received but an index of ability to obtain preventive health care in general. It is therefore significant that there are substantial variations with family income in the number of dental visits by children. Among children aged 5-14, for example, those in families with incomes of \$4,000 or more visited a dentist three times as often as did the children in families with incomes of less than \$4,000. The variations would be more apparent if data were available for finer income intervals.

Children in families with incomes of \$4,000 or more also visited physicians more frequently than those in lower-income families. The differences are most striking at the younger ages—0-4 and 5-14—where children in the higher-income families saw a doctor one and one-half times as often as children in lower-income families.

It is clear from the Survey that the difference does not reflect variations in need for medical care. The amount of family income—using the same broad income classification—was not related to the number of days missed from school because of illness or the number of days of restricted activity or days spent in bed because of disability.

EFFECTS ON EDUCATION

Children in homes with inadequate income are less likely to go to college than those whose families are better off. When they do go, they are less likely to stay to graduate.

An Office of Education study, published in 1958, reported lack of financial resources as a major cause of transfer or of dropping out of college completely. For students who stayed to graduate, the median income of the families was \$1,000 higher than for students who dropped out by the end of the first term, and it was almost \$500 higher than for all nongraduates. Students'

⁶ Public Health Service, *Health Statistics from the U.S. National Health Survey: C-1, Children and Youth: Selected Health Characteristics, United States July 1957-June 1958* (October 1959).

ability, however, as measured by placement tests, bore almost no relationship to family income.⁷

A sample survey just completed for the Office of Education by the Michigan Survey Research Center shows a sharp correlation between family income and actual or expected college attendance. Of the children aged 20-29 in 1960, for example, the proportion that had attended or were attending college was about five times as large when family income exceeded \$7,500 as when it was less than \$3,000, as shown below.⁸

1959 income of family	Percent
Less than \$3,000-----	12
3,000-4,999 -----	25
5,000-7,499 -----	28
7,500-9,999 -----	55
10,000 and over -----	65

It is interesting that for younger children there is a similar relationship between parents' income and plans for the child to attend college. The younger the child, however, the more likely his family is to be planning for his college education.

A recent report by the Bureau of Labor Statistics compares the experience of high-school graduates in seven communities with that of students who dropped out of high school or who graduated but did not go on to college.⁹ It shows that economic need was not a major reason for dropping out of high school, if the phrase is interpreted to mean that the family could not supply the child with the necessities for school attendance. A study of two Louisiana parishes (counties), where information was obtained on the occupation of the father, suggests, however, that dropouts are much less common among the upper socio-economic groups.¹⁰ The parents' interest in education seemed to be related to their socio-economic status.

The study by the Bureau of Labor Statistics

⁷ Robert E. Iffert, *Retention and Withdrawal of College Students*, Bulletin 1958, No. 1.

⁸ John B. Lansing, Thomas Lorimer, and Chikashi Moriguchi, *How People Pay for College*, September 1960, p. 108, table 41.

⁹ *School and Early Employment Experience of Youth: A Report on Seven Communities, 1952-57*, BLS Bulletin No. 1277, August 1960.

¹⁰ Alvin L. Bertrand and Marion B. Smith, *Environmental Factors & School Attendance: A Study in Rural Louisiana*, Louisiana Agricultural Experiment Station, Bulletin No. 533, May 1960.

provides telling evidence of lower earning power and higher unemployment rates among dropouts. Undoubtedly, further evidence exists that young people who drop out of school early have only limited choice of jobs and lower earnings potential and that, as a result, the unfavorable economic situation in which they grow up tends to be perpetuated for them and for their children.

EFFECTS ON EMPLOYMENT OF FAMILY MEMBERS

Working Mothers

Despite the large number of married women who now work—many from choice—it is still true that the smaller the husband's earnings the more likely the mother is to work. Among mothers with preschool children (under age 6) the proportion in the labor force in 1959 was more than three times as large when the husband earned less than \$3,000 than when his earnings exceeded \$10,000.¹¹

Mothers are also much more likely to work when there is no father in the home to share family responsibilities than when he is present. In March 1959, the proportion of mothers in the labor force varied as follows with the age of the children and the presence of the father:¹²

[Percent]		
Age of children in years	Married, husband present	Widowed, divorced, or separated
Total under 18.....	28	57
6-17, none younger.....	40	66
Under 6.....	19	45
None under 3.....	25	53
Some under 3.....	16	40

The Children's Bureau has just released a report summarizing what is known and what is not known about the effects of a mother's employment on the development and adjustment of the individual child and also on family structure and functioning.¹³ The evidence, though incomplete

¹¹ Jacob Schiffman, "Family Characteristics of Workers, 1959," Reprint No. 2348, from the *Monthly Labor Review*, August 1960, table 5.

¹² *Ibid.*, table A.

¹³ Elizabeth Herzog, *Children of Working Mothers*, Children's Bureau Publication No. 382, 1960.

and inconclusive, suggests "that the quality of the family life influences the effects of a mother's outside employment more than her employment influences the quality of the family life."

Woefully little is known about the quality of substitute care, which can be crucial for a child's development and adjustment if the mother does work. There is no doubt, however, that total lack of care is hazardous. A national survey undertaken in 1958 by the Bureau of the Census for the Children's Bureau showed that 1 in 13 of the children under age 12 whose mothers worked full time were left to take care of themselves.¹⁴ A study made by the Bureau of Public Assistance of families receiving aid to dependent children in late 1958 shows that 1 in 9 of the children under age 12 whose mothers worked full time were left on their own.¹⁵ The difference suggests that lower incomes are associated with less adequate arrangements for care. Moreover, about one-third of the relatives taking care of the child, when arrangements for care were reported, were under age 18. Because of their age, it seems likely that they were older siblings who might be out of school for the purpose.

Teenagers Helping Out

There is some evidence that teenagers are brought into the labor force when the father loses his job. A special survey of unemployment in Utica, N.Y., shows that when men aged 45-54 become unemployed the number of family members (other than the wife) in the labor force increases from 4 out of every 10 to 7 out of 10.¹⁶

"Moonlighting" Fathers

Low earnings may cause a man with heavy family responsibilities to "moonlight"—to take

¹⁴ See Henry C. Lajewski, "Working Mothers and Their Arrangements for Care of Their Children," *Social Security Bulletin*, August 1959.

¹⁵ Bureau of Public Assistance, *Characteristics and Financial Circumstances of Families Receiving Aid to Dependent Children*, Bureau Report No. 42 (1960), table 28.

¹⁶ A. J. Jaffe and J. R. Milavsky, *Unemployment, Retirement and Pensions*, paper presented at the Fifth Congress of the International Association of Gerontology, San Francisco, August 1960.

on a second job—a course that surely has an effect on family life and the children's relationship to the father. A recent report by the Bureau of Labor Statistics shows that in December 1959, for example, 6.5 percent of the married men held two or more jobs simultaneously.¹⁷ This was about twice as high a proportion of multiple jobholders as for other men and three times as high as for women.

Information is lacking on the extent to which need or opportunity leads a worker to take a second job. It is noteworthy, however, that 40 percent of the men with more than one job reported the occupation in their primary jobs as farmer, laborer, service worker, or factory operative—typically low paid. On the other hand, professional and technical men led all others in the rate of dual jobholding—presumably because their experience and skill open opportunities for extra work, and some, such as teachers, strive for a level of living higher than their salaries provide.

Migratory Workers

It is impossible even to outline in this summary report the hazards for child life when a family follows the migratory stream. The evidence is clear that it is a very low earning potential that creates our migratory labor force, and that the children of migrant workers have the least opportunities for proper development. In many cases they themselves work at a very young age, and many of them do not have the advantage of even an elementary school education or minimal health protection.

EFFECTS ON FAMILY STABILITY

As already suggested, poor and overcrowded housing and pressure for earnings to supplement or substitute for those of the father may affect family life unfavorably.

There is relatively little direct evidence on the relationship between income level and divorce and separation rates. Paul Glick's analysis of

¹⁷ Gertrude Bancroft, "Multiple Jobholders in December 1959," *Monthly Labor Review*, October 1960.

Census data for 1950, however, shows the rates of separation for women (standardized for age) varying inversely with years of school completed,¹⁸ which is one of the best indicators of socio-economic status. Divorce rates were found lowest for women with 4 or more years of college and highest for those with 1-3 years of high school (the problem dropout group), but the rate for those who had no secondary schooling was also relatively low. When divorce and separation rates for women aged 15-54 are combined, it seems clear that family disruption is associated with low economic status, as shown below.

Years of school completed	Divorce and separation rates per 1,000 women (standardized for age)		
	Combined	Divorce	Separation
Total.....	8.7	4.1	4.6
Elementary:			
0-8.....	10.7	3.8	6.9
High school:			
1-3.....	9.9	4.9	5.0
4.....	7.0	4.0	3.0
College:			
1-3.....	7.1	4.7	2.4
4 or more.....	5.4	3.4	2.0

A special study of 1950 data for Philadelphia shows that divorce as well as desertion tends to be inversely correlated with occupational levels.¹⁹ These findings raise a question on the validity of the cliché that desertion is the poor man's divorce—one that is supported, however, by Dr. Glick's finding that divorced men had higher incomes than men separated from their families. In any case, much more research is needed on the relationship between family stability and economic status.

The impact that family breakdown has on children may be inferred more directly from the way the proportion of families with children under age 18 that include only one parent—usually the mother—varies according to the education of the family head. In March 1959 the 2.2 million one-parent families (including those with a widowed parent) represented 9 percent of the Nation's 25 million families with children. The percentage of families that contained only one parent varied

¹⁸ Paul G. Glick, *American Families*, a volume in the Census Monograph Series, New York, 1957, chapter 8, especially table 102.

¹⁹ William M. Kephart, "Occupational Level and Marital Disruption," *American Sociological Review*, August 1955.

according to the education of the family head, as shown in the tabulation that follows:²⁰

<i>Years of school completed</i>	<i>Percent</i>
Elementary:	
0-8 -----	11.7
High school:	
1-3 -----	9.5
4 -----	8.2
College:	
1-3 -----	6.3
4 or more -----	2.9

²⁰ Derived from Bureau of the Census, *Current Population Reports*, Series P-20, *Population Characteristics*, No. 100, table 6. Comparable data on the education of the head are not available for subfamilies.

Notes and Brief Reports

Licensed Day-Care Facilities for Children*

In preparation for the National Conference on Day Care for Children, the Children's Bureau in July 1960 sent a questionnaire to all States to secure information about licensed day-care facilities for children.

For the purposes of the survey, day care was defined as care for those children needing care and protection for part of the 24-hour day. The care may be given either in group facilities (day-care centers, which include day nurseries and the like) or in family day-care homes. The chief purpose of both types of facility is to care for and protect children during the parent's workingday or for part of the day and for reasons not necessarily connected with the parent's employment. Nursery schools and kindergartens are excluded.

The survey was also designed to ascertain the licensing responsibilities assumed by State governments and the opinions of the licensing agencies on the adequacy of their authority and on the need for additional day-care facilities. The re-

* Prepared by Seth Low, Division of Research, Children's Bureau, for the National Conference on Day Care for Children, held in Washington in November 1960. The report summarized here is preliminary; the Children's Bureau plans to publish a more detailed report at a later date.

These data suggest that when the family head has a college degree the child has four times as good a chance of living in a home with two parents as when the head never went beyond elementary school. Some but certainly not all of the difference reflects the fact that widows are older and therefore tend to have less education.

No evidence is available on the relationship of illegitimate first conceptions and economic status. Certainly it is clear that the well-to-do have a better chance than the poor of avoiding and of concealing an illegitimate birth. Moreover, it probably would not be disputed—though factual evidence is sparse—that multiple illegitimate births generally occur to women in the lowest socio-economic groups.

ports from the State agencies responsible for licensing day-care facilities are summarized in the following paragraphs. All 50 States, the District of Columbia, Puerto Rico, and the Virgin Islands replied to the inquiry.

ADMINISTRATIVE AGENCY

State law makes mandatory the licensing of both day-care centers and family day-care homes in 33 States, only day-care centers in six States, and only family day-care homes in three States. In three States the authority for licensing both types of facility is permissive, and eight States have no legislation on the subject.

Responsibility for administering the licensing

TABLE 1.—Number and percentage distribution of licensed day-care centers, and aggregate capacity of the centers, by type of auspices¹

Auspices	Number	Percentage distribution ²	Aggregate capacity	Percentage distribution ²
Total.....	4,426	100.0	141,138	100.0
Public.....	276	7.1	15,561	11.8
Voluntary.....	1,109	28.6	49,160	37.4
Proprietary or commercial.....	2,497	64.3	66,714	60.8
Not reported.....	544	-----	9,703	-----

¹ Data for 39 States. Nine States have no responsibility for licensing day-care centers, 4 have not implemented this responsibility, and 1 did not report number of licensed centers.

² Based on the group of centers for which auspices were reported.