

# The Family Cycle and Income Development

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*In a December 1965 BULLETIN article Mr. Schorr explored the effect of income-maintenance programs on the birth rate. Here he examines how families live and how their income develops, in order to provide a base for judging how various types of income-maintenance programs might affect children's lives. The theory set forth is that family and income are interlocked.*

IT IS, on the whole, a fact that most people who die poor were born poor. It is also a fact, though partial, that poor people show typical attitudes and behavior and transmit them to their children. Human manipulation has made from these observations a non-fact or artifact: The poor move about in a self-contained aura of attitudes that are more or less independent of their life experience; the attitudes themselves produce their poverty. It would be hard to imagine a more comfortable mystique for those who are not poor. It is less flattering and more taxing to the mind to grasp the play back-and-forth between facts of life and attitudes towards life, between what seems practical and what one aspires to. Yet this is the task facing those who want to understand at all how an income-maintenance program may influence its beneficiaries.

Some light might be shed on the mystique of the "culture of poverty" by a simple examination of the effect of poor food or poor housing on behavior. Ample evidence testifies to the capacity of such deficiencies to produce the type of attitudes associated with poor people.<sup>1</sup> However, it will serve the purpose better to take another approach, attempting to relate the stages through which a family passes over time to the develop-

ment of family income. It is the progress of a child, over time, from poverty to adequacy that is sought. It is a family of some sort that will receive income from any program devised.

Available studies and statistics are poorly suited to outlining the family-income cycle. The problem may be simplified by talking only of poor families, but even so, no one knows whether there are one, two, or several typical modes of development. It is clear only that not every family now poor necessarily started poor or will end poor. In order to attempt to discern a pattern, overlapping and partially sequential stages in family life will be identified. The stages are selected because they represent crises on two planes at once—family development and income development. If the wrong choice, in terms of future income, is made at the first stage, the right choice becomes progressively harder to make at each subsequent stage. The four stages are these: (1) timing and circumstances of first marriage or child-bearing; (2) timing and direction of occupational choice; (3) family cycle squeeze—the conflict of aspiration and need; and (4) family breakdown.

## INITIAL MARRIAGE AND CHILD-BEARING

Women who married for the first time in 1960 were, on the average, about 20 years old. By 27 or 28, the median wife will have had her last child.<sup>2</sup> Within a general trend to young marriage and child-bearing, it appears that the very youngest will have lower incomes and less stable families. The evidence comes from studies that are variously focused and of varying vintage. Arguing 40 years ago that society was moving towards a norm in which 18 would be the youngest age at which girls would marry, Mary Richmond and Fred Hall observed: "The daughter who in the Old Country would have

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<sup>1</sup> Alvin L. Schorr, *Stums and Social Insecurity*, Social Security Administration, Division of Research and Statistics (Research Report No. 1), 1963. Alvin L. Schorr, "The Non-culture of Poverty," *American Journal of Orthopsychiatry*, October 1964. I. T. Stone, D. C. Leighton, A. H. Leighton, "Poverty and the Individual," paper presented at the University of West Virginia Conference on Poverty Amidst Affluence, May 3-7, 1965.

<sup>2</sup> Paul C. Glick, David M. Heer, and John C. Beresford, "Family Formation and Family Composition: Trends and Prospects," in *Sourcebook in Marriage and the Family*, edited by Marvin B. Sussman, Houghton Mifflin Company, 1963.

been married at the first chance, must now, for a few years at least, delay marriage—often will wish to do so—in order to help in putting her own and her family's fortunes on a firmer foundation."<sup>3</sup> More recently: ". . . youthful marriages are less satisfactory to the participants and less stable than marriages contracted by persons who are out of their teens."<sup>4</sup> The incidence of poverty among families with heads 14 to 24 years old, already high by the end of World War II, had increased by 1960. "The honor of being called family head, bestowed too soon," observes Oscar Ornati, "brings with it a greater likelihood of poverty."<sup>5</sup> This observation shows only the relationship of early marriage to income shortly after marriage.

That the relationship of early marriage to low income persists over time can be seen in table 1. Education and occupation are both significant indicators of income. The husbands of wives first married under the age of 17 are far more likely than other husbands, some 20 years or more later, to have the poorest education and work. Their chances of turning up with some college education or a professional or technical job are very small indeed. The age of women at marriage must be permitted to tell the story for their husbands, as the 1960 Census distinguished between men who had married younger or older than 22, without distinguishing below that age. Even dealing with that comparatively advanced age, the data suggest the same conclusion. The men who married between 22 and 27 eventually held better jobs than those who married before 22.<sup>6</sup> It is not surprising to find, too, evidence suggesting that, ". . . early arrival of children is associated with less accumulation of capital by the family, even when adjustments are made for differences in age, education, inheritances, and unemployment experiences."<sup>7</sup> Putting together the two cross-sections, one

TABLE 1.—Education and occupation of husband by age when wife was first married, for families in which the wife was 35 years old or over in 1960

Age of wife at first marriage	Percent of total number of families	Education of husband (percent)		Occupation of husband <sup>1</sup> (percent)	
		11 years of school or less	13 years of school or more	Operative, service worker, or laborer	Professional or technical worker, or manager, official, or proprietor
14-16.....	8	83	4	44	12
17 and 18.....	15	76	6	38	16
19 and 20.....	19	67	13	32	20
21 and 22.....	17	60	21	29	26

<sup>1</sup> For husbands with work experience since 1950.

Source: Derived from *U.S. Census of Population: 1960—Families*, Final Report, PC(2)4A, 1963, tables 52 and 55.

shortly after marriage and the other a decade or two later, one may conclude that low income is likely to be a continuing experience for those who marry before 18.

The table understates the risk in young marriages. It deals with intact marriages and omits the women whose marriages did not last and who were not, in 1960, remarried. The omission is consequential, for the evidence is also clear that earlier marriages tend to be less stable. If they married before 17, for example, 3 out of 10 women between 25 and 34 are remarried or their husbands are remarried. Only a fraction more than 1 out of 10 who first married at 20 show the same result.<sup>8</sup> Paul Glick has observed that, after a lapse of 30 years, only half of the women married by 17 are still living with the first husband.<sup>9</sup>

These statistics are clear about the risks to income and stability in young marriages, but they do not begin to explain them. To understand the statistics, it is necessary to begin before the marriage takes place. It appears that a substantial number of children (perhaps 20 percent of all legitimate first children) are conceived before marriage.<sup>10</sup> Although the conclusion might once have been that 1 out of 5 marriages has been forced, it now appears that many young people

<sup>3</sup> Mary E. Richmond and Fred S. Hall, *Child Marriages*, Russell Sage Foundation, 1925.

<sup>4</sup> Lee G. Burchinal, "Research on Young Marriage: Implications for Family Life Education," in *Sourcebook in Marriage and the Family*, cited above.

<sup>5</sup> Oscar Ornati, "Poverty in America," National Policy Committee on Pockets of Poverty, Washington, D. C., 1964, p. 12.

<sup>6</sup> *U. S. Census of Population: 1960—Families*, Final Report, PC(2)4A, table 48.

<sup>7</sup> James N. Morgan, *et al.*, *Income and Welfare in the United States*, McGraw-Hill Book Company, 1962, p. 91.

<sup>8</sup> *U. S. Census of Population*, *op. cit.*, table 51.

<sup>9</sup> Paul C. Glick, "Stability of Marriage in Relation to Age at Marriage," in Robert F. Winch, Robert McGinnis, and Herbert R. Barringer, *Selected Studies in Marriage and the Family*, Holt, Rinehart, and Winston, 1963.

<sup>10</sup> Harold T. Christensen and Hanna H. Meissner, "Premarital Pregnancy as a Factor in Divorce," in Robert F. Winch, Robert McGinnis, and Herbert R. Barringer, *op. cit.*

who are planning to be married simply anticipate the ceremony. The situation is rather different among those who marry at 16 or 17. The girl and quite possibly the boy have not finished school. Even if they contemplated marriage, all sorts of practical difficulties would deter them. In fact, the percentage of premarital conceptions among youths is much higher than 20 percent. Studies in a variety of localities show premarital pregnancy rates that range upward from one-third of all school-age marriages to 87 percent where both parties were high school students.<sup>11</sup> The conclusion is that young marriages are, indeed, forced marriages.

Whether forced or not, young marriages face a number of practical problems. The table above shows that young marriage is associated with less education for the husband. In the climate of postwar attitudes, a young couple readily complete the husband's education while the wife works. If they are very young, however, and already have a baby, this is rather harder to bring off. Forty percent of girls dropping out of high school are willing to tell an interviewer that marriage or pregnancy is the reason.<sup>12</sup> Education and training are increasingly competitive requirements in a period when many youths are unemployed. At any given moment, 1 of 5 youths without a high school diploma is unemployed.<sup>13</sup> At least as many drop-outs are probably not even seeking work.<sup>14</sup> Thus, the young marriage is likely to start with unemployment compounded, when work turns up, by comparatively low wages.

The discussion has proceeded, thus far, as if all families begin with marriage and, of course, they do not. The prevalence of poverty among families headed by women is well documented; obviously, mothers who start out without a husband are no better off. Nor is it to be supposed that pregnancy before marriage or at a young age is the first cause and poverty follows from it, an automatic punishment for transgression.

<sup>11</sup> Lee G. Burchinal, *op. cit.*

<sup>12</sup> Vera C. Perrella and Forrest A. Bogan, "Out-of-School Youth, February 1963," Part I, *Monthly Labor Review*, November 1964.

<sup>13</sup> Thomas E. Swanstrom, "Out-of-School Youth, February 1963," Part II, *Monthly Labor Review*, December 1964.

<sup>14</sup> Mollie Orshansky, "Who's Who Among the Poor: A Demographic View of Poverty," *Social Security Bulletin*, July 1965.

Sometimes, indeed, causality moves in this direction. For example, a pioneer study raised doubt about simple formulations of the relation between fertility and social class.<sup>15</sup> Yet it seemed clear that those couples whose incomes actually declined seemed to have been "selected for initial lack of fertility control."<sup>16</sup>

At the same time, it is known that those who are already uninterested in education may more usually engage in premarital relations or wish to get married at a young age. People's ambitions and efforts to achieve them flow together day by day. Whether lack of interest in school leads to marriage or vice versa must be knowledge to which only each youngster is privy, if indeed he knows himself.

When a couple start out together early, they are not only likely to have their first child earlier than usual; they are likely to have more children. White mothers who were married by the age of 18 have an average of 3.7 children by the time their families are completed, and Negro mothers 4.3 children.<sup>17</sup> By contrast, mothers married at 20 or 21 have 2.8 and 4.0 children, respectively. (The first pair of figures is worth bearing in mind, for it will be suggested shortly that four children are qualitatively different from three.) The difference is not simply that the younger couples get a head start. Rather, those who marry young and are fated to be poor tend to have children early and late. The others concentrate their children in a few years and have fewer all told.<sup>18</sup>

Is it that poor people want to have more children? It seems not. All the evidence is that American families, whatever their income, want to have about the same number of children. Those who are poor do not manage to succeed in limiting

<sup>15</sup> The theory of social capillarity, stated in 1890, appears regularly in other metamorphoses. Arsene Dumont's theory is stated as follows: "Just as a column of liquid has to be thin in order to rise under the force of capillarity, so a family must be small in order to rise in the social scale." *Dépopulation et Civilization*, Paris, 1890, quoted in Charles F. Westoff, "The Changing Focus of Differential Fertility Research: The Social Mobility Hypothesis," *The Milbank Memorial Fund Quarterly*, January 1953, p. 30.

<sup>16</sup> Ruth Riemer and Clyde V. Kiser, "Social and Psychological Factors Affecting Fertility," *Milbank Memorial Fund Quarterly*, April 1954.

<sup>17</sup> *U. S. Census of Population: 1960—Women by Number of Children Ever Born*, Final Report, PC(2)3A, 1964, table 18 and 19.

<sup>18</sup> *Ibid.*, table 37.

the number.<sup>19</sup> A study on Growth of American Families puts the matter so:

Lower status couples don't have more children . . . simply because they want more. They have more children because some of them do not use contraception regularly and effectively. If the wife has a grade school education and if the husband has an income of less than \$3,000 a year, then 39 percent have excess fertility . . . The judgment that their fertility is too high is their own opinion.<sup>20</sup>

Describing the handicap to income that more children represent would take the discussion into another stage of the family-income cycle. For the moment, it is sufficient to observe that early marriage sets the stage for a large family. By the rigors of arithmetic alone, more income will be required to escape poverty.

Referring a quarter of a century ago to countless surveys already conducted, Richard and Kathleen Titmuss observed that "children . . . introduce insecurity into the home."<sup>21</sup> Young couples are likely to face the problem of providing for a child quite early. They are likely to face the problem of providing for more than the average number of children. They are likely to face these problems with insufficient training and education. They are more than ordinarily likely to suffer separation or divorce. For a few families, fortunate in money or otherwise, these are no problems at all. The others are not barred, with early marriage, from developing decent income, but the rules of the game are changed for them.

## OCCUPATIONAL CHOICE

By the time a wage earner reaches his mid-twenties, the limits of his lifetime income have in very large measure been established. He will have continued in school or not. The issue is

<sup>19</sup> Ruth Riemer and Clyde V. Kiser, *op. cit.*, Ronald Freedman, Pascal K. Whelpton, and Arthur A. Campbell, *Family Planning, Sterility, and Population Growth*, McGraw-Hill Book Company, 1959. Ronald Freedman and L. Coombs, "Working Paper on Family Income and Family Growth," Appendix B to Social Security Administration Grant Progress Report, June 1963, and "Working Paper on Changes in the Family Situation," Appendix C.

<sup>20</sup> Frederick S. Jaffe, "Family Planning and Poverty," *Journal of Marriage and the Family*, November 1964.

<sup>21</sup> Richard and Kathleen Titmuss, *Parents Revolt*, Secker and Warburg, London, 1942.

not whether he drops out of school and returns, but whether he has left for several years and is unable to return. In the decade before retirement age a man who has completed college earns two-thirds more, on the average, than a man who has only completed high school and over twice as much as a man who has only completed grade school.<sup>22</sup> The diploma or degree (or qualities attached to getting it) counts for more than the prorated years of schooling it represents. The college graduate referred to earns over \$10,000, but the man of the same age with one to three years of college earns \$7,000.

Quite apart from education, the young adult will have taken his first job and established a pattern of job movement. White-collar and professional workers (and readers) may be given to thinking of jobs in terms of choice. Studies of manual laborers, blue-collar workers, the lower class, or the working class, make it clear that their entry into the job market is compounded of accident and immediate necessity. A study of youths doing manual work in 1951 summarized their situation as follows:

Most youngsters (and their parents) approached the choice of a first job with no clear conception of where they were going; the great majority of first jobs were found in a very informal way, preponderantly through relatives and friends; the great majority of youngsters took the *first job* they found and did not make comparisons with any other job; their knowledge of the job before they took it was in most cases extremely meager; and in most cases the job turned out to be a blind alley . . .<sup>23</sup> [Italics added.]

In 1964 other researchers were still trying to counter "the myth of occupational choice." S. M. Miller wrote that, on the contrary, working-class jobs are "a recurring and frequently unpredictable series of events in which 'choice' is frequently the obverse of necessity."<sup>24</sup> Despite its chance beginning, the first job is an excellent indication of what the last job will be. The first

<sup>22</sup> Bureau of the Census, *Current Population Reports; "Consumer Income,"* Series P-20, No. 43, September 29, 1964, table 22.

<sup>23</sup> Lloyd G. Reynolds, *Wages and Labor Mobility in Theory and Practice*, Harper and Brothers, 1951, pp. 127-128.

<sup>24</sup> S. M. Miller, "The Outlook of Working-Class Youth," in Arthur B. Shostak and William Gomberg, *Blue-Collar World*, Prentice-Hall, 1964.

10 years of work—with exceptions, to be sure—foreshadow the rest.<sup>25</sup>

The choices that are made by people who are going to be poor may seem haphazard to the observer. The components of this approach to work have been well documented. However, their combined effect is as accidental as the path a trolley car takes. The youth enters upon work unready. He may have left school because he wanted to—whatever that says about his life situation. He may have left school because of sheer financial need. For example, a national study showed that withdrawing public assistance from families who needed it ended the schooling of some of the children.<sup>26</sup> The youth's bargaining power is not good and it is a doubtful favor to tell him otherwise. He knows astonishingly little about the consequences of his choice of job. In terms of immediate payoff, the difference between one job and another may not be great. Their long-range payoff is lost to him in scholarly studies and school administrators' offices. In one sense, help from parents is nonexistent and in another sense, all too available. Although parents tend to want much for their children, they know little about how to prepare for occupations other than their own. The links they can provide are to the work they have known. If one accepts the interesting, though speculative, concept that careers develop according to a timetable that is learned from others, parents are also passing on not only advice and personal contacts that are limiting but a handicapping sense of the timetable that should normally be followed.<sup>27</sup>

Some youths stay in school only because of the high unemployment rate in their age group.<sup>28</sup> In the circumstances, those who are out of school believe they do well to seize the first job that is offered. Thinking individually and realistically, who is to gainsay this? Over a third of marriages involve boys who are 21 or under. Other boys

have responsibilities to parents or brothers and sisters. They are not in a position to refuse even dead-end jobs. As for the rest, any beginning salary may look large compared with what they have had. One should not overlook that a youth may be immature. The penalties of the choice he is making may be hidden, but its benefits—cash in the pocket, independence, adult status—call to his deepest needs. Here is one of the homeliest advantages of higher education. Vocationally speaking, the late teens and early twenties tend to be a "floundering period."<sup>29</sup> The youngster without advanced education enters upon his career uncertain and immature. The youngster who has spent this period in college evaluates work from the vantage point of 4 more years.

By their middle twenties, youths have made other, interlocking decisions that bind them. Women have decided whether or not to work; in their schooling and in their first jobs they too have bounded the sort of work they may do later. Obviously, these decisions influence the family's income, but—equally significant in the long run—women who work will have fewer children.<sup>30</sup> Having a very small family is not typical of ambitious families starting out with decent income. Having one child or none is typical, however, of families starting out with great disadvantage and determined to make their way at all costs.<sup>31</sup> For example, the higher their husband's income, the fewer white women reach menopause without having a child. But among nonwhite women, the largest percentage who are childless are in the \$3,000 to \$7,000 bracket.<sup>32</sup> Presumably, the struggle by nonwhites to attain a modest income is somehow connected with having no children at all. In nonwhite families with income above \$7,000, childlessness is not as common as in the moderate-income group; one senses that a balance point has been attained at which a child does not block the family's aspirations.

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<sup>25</sup> Seymour Martin Lipset and Reinhard Bendix, *Social Mobility in Industrial Society*, University of California Press, 1959. Lloyd G. Reynolds, *op. cit.*

<sup>26</sup> M. Elaine Burgess and Daniel O. Price, *An American Dependency Challenge*, American Public Welfare Association, Chicago, 1963.

<sup>27</sup> See Julius A. Roth, *Timetables*, Bobbs-Merrill Company, 1963.

<sup>28</sup> W. G. Bowen and T. A. Finegan, "Labor Force Participation and Unemployment," Princeton Industrial Relations Section (undated).

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<sup>29</sup> P. E. Davidson and H. D. Anderson, *Occupational Mobility in an American Community*, Stanford University Press, 1937; Seymour Martin Lipset and Reinhard Bendix, *op. cit.*

<sup>30</sup> Ronald Freedman, "The Sociology of Human Fertility: A Trend Report and Bibliography," *Current Sociology*, V. X-XI, No. 2, 1961-62, Oxford, England.

<sup>31</sup> Ruth Riemer and Clyde V. Kiser, *op. cit.*

<sup>32</sup> *U. S. Census of Population: 1960—Women by Number of Children Ever Born*, Final Report, PC(2)3A, 1964, table 37.

Young men, young women, and couples may also have faced a choice about moving where jobs are more readily available. Those who do move are less likely to be unemployed.<sup>33</sup> An English study observes that, in a depressed area, the ages from 20 to 30 are crucial for skilled workers. "Now is taken the vital decision to move or to stay." But for the unskilled, "before they are out of their teens some . . . are almost completely precluded from exercising any free choice in their careers."<sup>34</sup> The evidence in the United States is consistent with this. The highest mobility rate is in the years from 20 to 30; those who are better educated are more likely to have moved.<sup>35</sup> So, too, larger families are less likely to move.<sup>36</sup>

It was noted that young marriages run a high risk of dissolution. By the time the couples are in their mid-twenties, the determination of stability or separation is likely to have been made. Separation creates an obvious income problem for the mother and her children. The father has a problem too, unless he can escape it. He is probably liable for support payments which, if they look small to those who complain of growing irresponsibility, loom large to the father with limited income. Whatever the reason, the jobs of men who have been married only once show steady improvement in the first decade of marriage. In contrast, the status of men who remarry improves rather little.<sup>37</sup> Finally, not only is each job decision important; the sequence of jobs is also important. Harold Wilensky has carefully elaborated the consequences of an orderly work history in which "one job normally leads to another, related in function and higher in status."<sup>38</sup> The man with an orderly career shows strong attachment to his work and continues to

make progress. The man who shifts about without apparent reason or benefit is likely to be dissatisfied and blocked.

The permutations of even key decisions are numerous, but perhaps several useful *and plausible* generalizations may be extracted from these disorderly patterns. First, occupational and family decisions may be subject matter for different professional disciplines but, as families live, they are a unity. The decision to marry and begin work, for example, is more likely to be one decision than two. Second, one can readily discern extreme family types, even at this early point. On one hand are the heroic families—overcoming their antecedents, husband and wife sticking together (with pleasure or without), studying and working and foregoing children. It is not to be assumed that all of these families achieve reasonable objectives, but obviously some do. Then there are the families defeated from the beginning—pregnant early, married early, dropped out of school, soon separated, and unlikely to have enough income at any time. In between are most poor families, undoubtedly encompassing two or three or several types. Third, the common problem that youths face about school, family, and work, lies in being forced to make decisions prematurely and unprepared. In the situation in which poor youths find themselves, the alternative to one choice for which they are unprepared (completing school) is another choice for which they are also unprepared (early marriage or work). Perhaps what is required are devices to postpone the necessity for any of these choices at 17 or 18 or 20.

Although this conclusion is arrived at by a narrow consideration of occupational development, a parallel psychological argument may be made for providing a "psychological moratorium—a period of delay in the assumption of adult commitment."<sup>39</sup> Because of change and shifting values, today especially youths require a period of relaxed expectation, of experimenting with various kinds of work, or even of introspection to locate their sense of adult identity.<sup>40</sup> The two

<sup>33</sup> Thomas E. Swanstrom, *op. cit.*

<sup>34</sup> Adrian Sinfield, "Unemployed in Tyneside," May 1964 (mimeographed).

<sup>35</sup> John B. Lansing, Eva Mueller, William Ladd, Nancy Barth, *The Geographic Mobility of Labor: A First Report*, Survey Research Center, Ann Arbor, Michigan, April 1963.

<sup>36</sup> Ronald Freedman and L. Coombs, "Working Paper on Changes in the Family Situation," Appendix C to Social Security Administration Grant Progress Report, June 1963.

<sup>37</sup> Jessie Bernard, *Remarriage, A Study of Marriage*, The Dryden Press, 1956.

<sup>38</sup> Harold L. Wilensky, "Orderly Careers and Social Participation: The Impact of Work History on Social Integration in the Middle Mass," *American Sociological Review*, August 1961, p. 522.

<sup>39</sup> Erik Erikson, "Youth and the Life Cycle," *Children*, March-April, 1960, p. 48.

<sup>40</sup> Erik Erikson, *Young Man Luther*, Norton, 1958, and *Childhood and Society*, Norton, 1950. David Riesman, "The Search for Challenge," *Kenyon Alumni Bulletin*, January-March, 1959.

lines of argument—occupational and psychological—link in the recognition that, in our society, the major source of social identity for men is work. Lee Rainwater has explored this point to argue that if a sense of identity is blocked by the route of work, it may be sought instead through expressive behavior—personal expression in speech, song, behavior, or idiosyncratic ideas. Rainwater observes that the expressive solution is only temporarily satisfying to low-income youths.<sup>41</sup> Given time and opportunity, they may shift to a sense of identity through work. By this line of argument too, one comes to the need for providing time before a youth is finally committed to the work he will do.

In any event, the stage 1 decision, if it begins a family, clearly governs stage 2 decisions: when to begin work and at what. Those who do not marry early retain more flexibility. At the close of stage 2 (say, between 25 and 30), those families who will be poor can be readily recognized. Early marriage and child-bearing, incomplete education, a poor first job, a chaotic work history—any two of these qualities mean a family at high risk of being poor most of the time. Members of such a family are unlikely to change matters very much through their own efforts. A recent study in California, seeking to distinguish between people who receive public assistance and those who do not, confirms this conclusion:

The main factor involved in the unemployment, underemployment and dependency of the welfare group is not deviant attitude, or deviant personality, but the high-risk objective circumstances of being relatively under-skilled, under-educated, and over-sized. . . .

These high-risk circumstances are shared by a substantial segment of the population which is not currently on welfare . . . but is likely to be at any given time in the future.<sup>42</sup>

#### **FAMILY-CYCLE SQUEEZE— THE CONFLICT OF ASPIRATION AND NEED**

In a study of men who carry more than one job—moonlighters—Harold Wilensky found them to

<sup>41</sup> Lee Rainwater, "Work and Identity in the Lower Class," Washington University Conference on Planning for the Quality of Urban Life, November 25, 1964.

<sup>42</sup> Curtis C. Aller, "Toward the Prevention of Dependency: A Report on AFDC-U Recipients," preliminary report, pp. 16, 18. State of California, Department of Social Welfare, *First Annual Report*, January 1965.

be not necessarily poor, or rich, or in between. Rather, the moonlighter was, typically, a man of any income, squeezed between not unreasonable ambitions and family needs he could never quite satisfy. The key, which Wilensky calls "life-cycle squeeze," is not the man's age but the stage of his family development and, especially, the number of his children.

The American man most likely to moonlight would be a young, educated Negro with many children, a job such as ward attendant, and a chaotic work history. His mother, a sales clerk whose husband deserted years ago, has fired him with old-fashioned ambition; his wife, a part-time cleaning woman, wants to escape from the ghetto. He is a clerk in his spare time.<sup>43</sup>

In the end, the moonlighter does not realize his ambitions. The needs of his family move more rapidly than he; he has neither surplus money nor energy. Typically, he is blocked and feels deprived.

For a special group, perhaps 6 percent of workingmen, Wilensky has established a dynamic relationship between aspiration and need. (Because family structure determines the changing content of need, this relationship is here called family-cycle squeeze.) Almost all poor families must feel the squeeze and, obviously, most respond otherwise than by moonlighting. Some men, though they would take similar steps, work too many hours or too irregularly.<sup>44</sup> Some poor families send the mother to work, even when the children are relatively young. Some families take the opposite course; instead of expanding their income, they adjust need to their income. They may space their children so their needs can be absorbed. Those who are to be poor appear to have their second child three or four months closer to the birth of the first child than others do.<sup>45</sup> Families may restrict the number of their children, thus limiting need. That families take these steps has been demonstrated over and over again. Studies suggest that at least a number of these families manage to move up a step or

<sup>43</sup> Harold L. Wilensky, "The Moonlighter: A Product of Relative Deprivation," *Industrial Relations*, October 1963, p. 119.

<sup>44</sup> *Ibid.*

<sup>45</sup> Lolagene C. Coombs, "Child Spacing and Family Economic Position," memorandum of May 31, 1965 (unpublished).

two.<sup>46</sup> The variety of ways of meeting need illustrate what is, anyway, plausible. The more members in a family, the more income is needed. The necessity to devote all income and more to current needs is associated with inability to make progress.

Beyond this point, discussion frequently mires down in inability to demonstrate either, on one hand, that people have children for the same reasons that they are poor (a tendency to live in the present, etc.) or, on the other hand, that the facts of poverty make it difficult to control the number of births. Poor people have not had the required attitudes, skills, or access to medical resources for effective birth control.<sup>47</sup> But these facts lend themselves to either interpretation. Indeed, the opposing interpretations are probably selective, somewhat biased summaries of the same facts. For, seen day by day, the family that cannot control its course does not seek to control its course, and the reverse is also true. The point here, however, is that the squeeze is felt every day. Whatever its origin, above some threshold the imbalance becomes a hindrance rather than a stimulus to self-improvement.

There is a sprinkling of evidence that the fourth or fifth child represents a point of no return for poor families. The California study cited above concluded that families with four or more children face a substantial risk of poverty.<sup>48</sup> A study of families during periods of unemployment concluded that families with four or more children "found it considerably more difficult to manage financially." The more drastic means of

TABLE 2.—Percent of families who were poor in 1963, by number of children

Number of related children under 18 years of age	Percent of families who were poor
None, 1, or 2.....	12
Three.....	17
Four.....	23
Five.....	36
Six or more.....	49

Source: Derived from Mollie Orshansky, "Counting the Poor: Another Look at the Poverty Profile," *Social Security Bulletin*, January 1965, table 8.

managing—"borrowing money, piling up bills, moving to cheaper quarters, and going on relief—all show sharp increases with size of family."<sup>49</sup> A third study notes that separations and desertions tend to occur at the time the wife is pregnant. "A major point of pressure for the low-income male," observe the authors, "appears to be an increase in family size with no comparable increase in family income or earning capacity."<sup>50</sup> If four- or five-children families face a special problem, one would expect the children to reflect it. About 7 of every 10 youths rejected for Selective Service come from families with four children or more.<sup>51</sup>

Table 2 sums up the risk of poverty in terms of family size. Adding a third or fourth child raises the incidence of poverty by 6 percentage points, but the next children raise the incidence by 13 percentage points. "For many families," writes the researcher who developed these figures, "a critical point in financial status may be the arrival of the fourth or fifth child."<sup>52</sup>

Although these figures make the point about risk, they are averages and inevitably crude. It is possible to get somewhat closer to various family types by examining the occupations of the men whose wives have had the most children. These figures (still averages, to be sure) hint at a more common-sense, though complex, relation of

<sup>46</sup> Seymour Martin Lipset and Reinhard Bendix, *op. cit.* For other citations of studies relating status and fertility, see Ronald Freedman, "The Sociology of Human Fertility . . .," cited above. Studies have produced inconclusive or negative results if their samples were small or special, if they did not discriminate between families that could afford children and families that could not, or if the hypothesis was formulated too grandly. For example, in the Indianapolis study the "economic tension" hypothesis was stated as follows: "The greater the difference between the actual level of living and the standard of living desired, the higher the proportion of couples practising contraception effectively and the smaller the planned families." (Ruth Riemer and Clyde V. Kiser, *op. cit.*) Large families, quite unrealistic about their aspirations, and small, quite realistic families would blur the findings when the hypothesis is so stated.

<sup>47</sup> Lee Rainwater and Karol Kane Weinstein, *And the Poor Get Children*, Quadrangle Books, Chicago, 1960.

<sup>48</sup> State of California, *op. cit.*, table 20.

<sup>49</sup> Wilbur J. Cohen, William Haber, and Eva Mueller, *The Impact of Unemployment in the 1958 Recession*, U. S. Senate, Special Committee on Unemployment Problems, June 1960.

<sup>50</sup> Hylan Lewis and Camille Jeffers, "Poverty and the Behavior of Low-Income Families," paper presented to the American Orthopsychiatric Association, Chicago, May 19, 1964.

<sup>51</sup> The President's Task Force on Manpower Conservation, *One-Third of a Nation*, January 1, 1964.

<sup>52</sup> Mollie Orshansky, "Counting the Poor: Another Look at the Poverty Profile," *Social Security Bulletin*, January 1965, p. 25.

birth rate and income. The white men who have the most children work, in descending order, as farm laborers and foremen, miners, plasterers, carpenters, truck drivers, and physicians. These are the lowest- and highest-paid occupations listed by the Census for which number of children can be determined. Their incomes fell, more or less, under \$5,000 or, for physicians, over \$19,000. By contrast, families averaging about three children or fewer per mother are bunched in the occupational range between \$4,000 and \$9,000, with a scattering up to \$15,000.<sup>53</sup> (The pattern for Negro families does not show any high-fertility, high-income occupational groups. This is consistent with the observation made earlier that disadvantaged families moving up are more likely to restrict their family size severely.)

Obviously, several children are not necessarily a bar to decent income. Either income is high enough to support several children, however, or income is destined to be very low indeed. For families of four or five children or more, there is no in-between. Other evidence supports this point: the more children in a family under the Aid to Families with Dependent Children Program, the more the mother owes.<sup>54</sup> In general, the more children in a poor family, the larger is the proportion of needed income that the family lacks.<sup>55</sup>

Children are the most significant element of the family-cycle squeeze, but they are not the only element. An explanation can be assembled for the special difficulty of large families. In finding housing, they experience great hardship; public housing, for example, is less likely to provide a resource. A mother with five children cannot as readily go to work as a mother with two. Yet the problem of a large family is only a midstream example of imbalance between need and resources. In the same sense, the 18-year-old couple with one child faces an imbalance. The problem of the mother without a husband may

also be read as a type of family-cycle squeeze. She has very nearly the same need for income but much less in the way of resources than a mother with a husband. In the past decade the median income of such families has increased only about half as fast as that of all families.<sup>56</sup> Entirely apart from children, the relatives of those who are poor are also likely to be poor. As a mother or father approaches 40, *his* parents enter their sixties and may present serious need for financial or other kinds of care.<sup>57</sup> For example, study of families receiving public assistance shows that the majority of recipients with relatives were giving rather than receiving help.<sup>58</sup>

For all these reasons, need may exceed resources by too wide a margin, forcing choices that are likely to defeat the family. The sorts of choices that are forced have already been named: limited education, limited mobility, dead-end jobs, and family breakdown. Moreover, the couple in their thirties have children growing into adolescence. The quality of their nurture, education, and family life has, no doubt, been affected right along. By adolescence, they begin to make the same categorical choices—more school or less, expect to begin a family early or not. The strains that are implicit in the life cycle of any family have been recognized for some time. But for poor families, whose need is likely continually to outpace resources, disadvantage goes around in a tight descending spiral. In the end, statistics reflect the spiral. The same people have many children, poor education, unemployment, broken families, and so forth. What else is new?

It may be useful at this point to illustrate the type of program question that can be raised on the basis of the family-income cycle. On the whole, public assistance tends to deal with families late in the game. Essentially the same families, with fewer children, are rejected for Aid to Families with Dependent Children (AFDC) who will be granted assistance later, when they

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<sup>53</sup> U. S. Census of Population: 1960—Occupation by Earnings and Education, Final Report, PC(2)7B, 1963, table 1. U. S. Census of Population: 1960—Women by Number of Children Ever Born, Final Report, PC(2)3A, 1964, table 33.

<sup>54</sup> Greenleigh Associates, *Facts, Fallacies, and Future*, New York, 1960.

<sup>55</sup> Mollie Orshansky, *op. cit.*, (January 1965).

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<sup>56</sup> John Beresford and Alice Rivlin, "Characteristics of 'Other' Families," paper read at the Population Association of America, Philadelphia, April 19, 1963.

<sup>57</sup> Alvin L. Schorr, *Filial Responsibility in the Modern American Family*, Social Security Administration, 1961.

<sup>58</sup> Jane C. Kronick, "Attitudes Toward Dependency: A Study of 119 ADC Mothers," a report to the Social Security Administration, May 15, 1963 (unpublished).

have more children.<sup>59</sup> If accepted for assistance, smaller families receive it for a shorter period of time.<sup>60</sup> With stipulated exceptions in a number of States, a surplus of income over minimum requirements becomes the occasion for discontinuing assistance. Standards for minimum requirements are themselves low; in 1963 the standards were below the Social Security Administration definition of poverty in all but six States. In the majority of States, assistance will not be provided if a husband or other man is at home. In short, while the program may relieve desperate need, it deliberately avoids any surplus that will provide room for maneuver. Thus, AFDC is a recognizable element of the poor family's world, relieving need but not providing the flexibility that will tend to alter the direction in which the family is moving. These policies reflect the necessity of distributing insufficient resources equitably, as well as the necessity of discouraging malingering. But from the point of view of objectives, such policies exhibit a curious ambivalence. In a wide variety of ways in the past few years, the program has been bent towards helping to prevent dependency. Yet, AFDC tends to operate too parsimoniously and too late to turn the tide of family-cycle squeeze.

## FAMILY BREAKDOWN

With the material reviewed so far, it cannot come as news that many poor families in time become unable to maintain an intact family or a steady income. Some will have reached this stage by the age of 20, having already achieved two or three children and a chaotic family and work history. Others will have struggled doggedly, perhaps experiencing moments of hope, but yielding in the end. Some of the evidence of this outcome has already been seen; it requires now to be brought together.

It has been noted that early marriages tend to break up; only half the women married at 17 or earlier will still be living with the same husband 30 years later. It has also been noted that half of the women married at 17 will have

(about) four children or more. Finally, large families create unbearable pressure for low-income men. These are not independent facts. Taken together, they suggest that mothers in broken families are likely to have more children than those in stable families. Although on the face of it, this may seem odd, it is indeed a fact. "Among those females who were mothers by 1960, wives had an average of 2.9 children ever born, and female heads [of families] had an average of 3.7 children ever born." (That the two groups were somewhat different in age and race accounted for only a third of the difference.)<sup>61</sup>

The pattern that these figures represent is not difficult to induce. The early, low-income marriage may begin poorly or it may begin well and earnestly. The problem is not necessarily in beginning but rather in providing the "means for the young adult to meet the demands of marriage and not become a marriage dropout."<sup>62</sup> However, with inadequate education and training, money becomes a grave problem. With a second or third child, the marriage may well show strain. When a middle-class marriage shows strain, the wife may settle for being supported comfortably, even if she is unhappy. The wife whose husband is poor does not have that particular alternative.<sup>63</sup> The situation would vary according to the actual economic position of the husband; it has been observed that even unmarried mothers will reject marriage if the man is viewed as an economic liability.<sup>64</sup> From the wife's point of view as well as from the husband's, strain may lead to separation or divorce.

Following separation, there may be reconciliation or the wife may make an arrangement with another man. Contrary to the general impression that only separation is more common among poor families, divorce is also more common.<sup>65</sup> In

<sup>61</sup> John Beresford and Alice Rivlin, *op. cit.*

<sup>62</sup> Hylan Lewis and Camille Jeffers, *op. cit.*, p. 11.

<sup>63</sup> *Ibid.*

<sup>64</sup> Charles E. Bowerman, Donald P. Irish, and Hollowell Pope, *Unwed Motherhood: Personal and Social Consequences*, University of North Carolina, 1963. Helen Icken Safa, "The Unwed Mother: A Case Study," in *Fatherless Families: Working Papers*, Youth Development Center, Syracuse University, 1965. G. B. Shaw, not quite the same sort of researcher, had his character say in *Heartbreak House*: "If I can't have love, there's no reason why I should have poverty."

<sup>65</sup> Hugh Carter and Alexander Plateris, "Trends in Divorce and Family Disruption," *Health, Education, and Welfare Indicators*, September 1963.

<sup>59</sup> State Charities Aid Association, "Striving for Balance in Community Health and Welfare," Annual Report, New York, 1963.

<sup>60</sup> M. Elaine Burgess and Daniel O. Price, *op. cit.*

general, two-thirds of divorced women remarry,<sup>66</sup> and the younger the women are, the more likely they are to remarry. That is, whether a family is broken by separation or divorce, the chances are high that a new family will be formed. The pressures continue, however.

The likelihood that reasonable support will be forthcoming for children is very small and the parents are more heavily burdened than in the initial marriage. Some of these second attempts work out, but more do not.<sup>67</sup> The path that opens before a family is a sequence of marriages or liaisons, with the notion of a stable, intact marriage, if it was present at the beginning, becoming fainter. One study of economically dependent families observes:

Many of the women who were currently divorced, separated or deserted had been in such situations previously and expected to have similar experiences in future . . . This repetition in behavior was hard for the women we interviewed to explain.<sup>68</sup>

How, indeed, *explain* a response to circumstances that seems natural and even inevitable. The sound of this pattern is grim. The saving grace for the individuals involved may be that people who reflect such a pattern are sufficiently plentiful and walled off by neighborhood and communication patterns that many regard it as a common, fated way of life.<sup>69</sup>

Thus far, the pattern has been traced with families who were married young; although the overall chances are smaller, some who married later would follow the same course. It must be clear that progressive breakdown in family relations may be accompanied by breakdown in ability to secure a stable income. Without a husband, mothers are, of course, at a disadvantage. They may work, but their earnings are relatively low and they have special costs. If the man feels he must move, he may make a damaging job change. The process of divorce or separation itself

<sup>66</sup> Paul Glick, *American Families*, John Wiley and Sons, 1957.

<sup>67</sup> Jessie Bernard, *op. cit.*

<sup>68</sup> Paul R. Kimmel, Report on Welfare Administration Project No. 199, 1965 (unpublished).

<sup>69</sup> August B. Hollingshead and Fredrick C. Redlich, *Social Class and Mental Illness*, John Wiley & Sons, 1958. Walter B. Miller, "Implications of Urban Lower-Class Culture for Social Work," *Social Service Review*, September 1959.

involves costs (legal, dislocation) that are large to poor families. Confused legal relationships or casual work patterns may interfere with entitlement to survivors insurance, unemployment compensation, and so forth. Children may be pulled out of school, making for later difficulty. All these costs would be significant for any family; for poor families, they add to the squeeze that is already intolerable.

The discussion, in this stage as in others, has only hinted at extensive research into the feelings associated with deprivation.<sup>70</sup> Such material would reinforce the argument about the critical nature of each of the stages, but might tend to distract attention from the simple relationships of money and family development. As income is the point, this vital aspect has been foregone. Simply to bear in mind that feeling must accompany things and their absence, here is an excerpt from a researcher's interview with a woman who is supporting 4 children on \$27.50 a week, in the stage described as family-breakdown:

If a man has anything and offers to help you out, you don't say to him: "But you'll have to marry me first," she said. You take what he offers right off and offer what you have in return. Of course, you hope that some day he will want to make it legal. But beggars can't be choosers . . . I don't drink whisky but once in a while I'll get myself a half pint of gin . . . But that's about all I spend on myself. I ain't had a new dress for about three years . . . I don't go nowhere to need a new dress . . .

If there's one thing I want it's a back yard, fenced in, so my children don't have to play out in the street . . . I sure hope and pray that some day I can do better. But what can I do now? <sup>71</sup>

By definition, parents who reach their forties poor have not managed to achieve a decent income. A substantial percentage are no longer

<sup>70</sup> See John H. Rohrer, *et al.*, *The Eighth Generation*, Harper and Brothers, 1960; Mirra Komarovsky and Jane H. Phillips, *Blue Collar Marriage*, Random House, 1964; Lee Rainwater and Karol Kane Weinstein, *op. cit.*; Frank Riessman, *The Culturally Deprived Child*, Harper and Brothers, 1962; Oscar Lewis, *The Children of Sanchez*, Random House, 1961; Hylan Lewis and Camille Jeffers, *op. cit.*, and other articles by Hylan Lewis; Walter B. Miller, *op. cit.*, and other articles.

<sup>71</sup> Roscoe Lewis, unpublished report prepared for the Child-Rearing Study, Health and Welfare Council of the National Capitol Area, quoted in *The Washington Post*, January 12, 1964, p. E-5.

married and some of the rest have a troubled marriage. The two problems are interconnected. The income problem is a source of reinfection for each new marriage, and each marital failure is likely to add to the income problem.

## STAGE 5

Only four stages of family-income development have been set forth here; stage five is actually stage one for the next generation. In each of the stages, children have been growing older. In the third and fourth stages for their parents, children are entering the first and second stages. Even if their parents have managed to avoid family breakdown and certainly if they have moved into stage four, the children would tend to begin families early and make a poor career choice. They would make the same mistakes as their parents for the same reasons: little help and example, not enough money to support longer-term alternatives, little hope of doing better, little practical access to ways of doing better. We spoke of the rules of the game changing at the end of stage one. For these children, growing through their parents' third and fourth stages, the rule reads: Go back to stage one and retrace the moves your parents made.

## CONCLUSION

It is a platitude of occupational research that the father's occupation determines the son's. As one discerns the complex and powerful forces that shape choices related to income, one can make a more exact statement: The father's circumstances determine the son's and the circumstances that surround them both determine occupational choice.

This article has attempted to distinguish four critical stages in the family and income development of poor people. They may assist in visualizing the stream of life in poor families rather than seeing them always as fractions of a population or at a given point in time. The method of visualizing flow used here is easily as imperfect as an early kinescope. One projects a series of

snatches of life and trusts the imagination to provide the intervals. Research that will provide a sharper, truer image is badly needed.

Apart from the detail that is offered here there are some general conclusions to be taken into consideration:

1. Money, as it is paid out, may be regarded as going to individuals. As money is received and spent in a poor family, however, every individual's income and arrangements affect pooled spending.

2. Minimum income for decent living may represent public policy that is responsible and even charitable. It does not necessarily represent a policy that is functional in terms of moving people out of poverty. For such a policy, there are times when surplus (money and time) is required; capital is required. The situation of families taking off from poverty is analogous to that of nations. Take-off awaits "the build-up of social overhead capital," together with the necessary skills and a drive for improvement.<sup>72</sup>

3. The stages of family-income development suggest that leverage may more readily be provided at some points than at others. As has been seen, each stage prejudices the next. Therefore, the two stages most open to influence from outside are, in rather different senses, the earliest. First is the period when the family sets out, when it may be induced to postpone childbirths and to make the wisest (and usually most expensive) choices about training and work. Second is the period after the family has 13- or 14-year-old children who may be led to postpone beginning a family of their own, at least until the girl is 18 or 19 and a boy somewhat older. These are not matters of regulating or simply advising against marriage but of making possible a total pattern in which early marriage and early and dead-end employment do not become attractive or necessary.

4. It is not simply availability of money at any given moment that influences the course poor families take, but their expectation that money will be available for certain purposes. Therefore, a *functional* program, in terms of setting them on a course out of poverty, will be predictable

(Continued on page 47)

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<sup>72</sup> W. W. Rostow, *The Stages of Economic Growth*, Cambridge University Press, 1960 [italics added].

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What is required to make health services a part of a comprehensive sociomedical attack on ill health in slum areas.

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## FAMILY CYCLE AND INCOME DEVELOPMENT

(Continued from page 25)

and, where necessary, continuous. Families will not only receive money but understand the comparatively simple conditions that determine whether they receive it. And income will not be subject to discontinuance because new policies are devised from year to year or the funds of a demonstration program run out.

5. The description of the family-income cycle may lead to increased understanding of poor people, but it is offered mainly for a narrower and more utilitarian purpose. It is intended to assist in judging the effectiveness and desirability of current and proposed income-maintenance programs. Management efficiency and cost may be appraised fairly readily. Methods are needed for appraising the effectiveness of programs in relation to the Nation's qualitative objectives for the people who are served.