Dependents of Unemployment Compensation Claimants in Delaware

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UNEMPLOYMENT COMPENSATION in this country represents payment for a part of the wage loss suffered during unemployment. An unemployed worker, except in the District of Columbia, receives a weekly benefit based only on his past wages, and family responsibilities play no part in the determination of benefit rights. In the District, from $1 to $3 a week is added to the benefit amount if the worker has certain specified dependents.

It is significant, however, that during the past 3 years more than a dozen bills relating to dependents' allowances were introduced in the legislatures of Maryland, Michigan, New York, and Oregon.[1] The New York State Advisory Council has recommended dependents' allowances. A Michigan bill providing such benefits lacked only a few votes for enactment in February 1942. The Wagner-Murray-Dingell bill (S. 1161 and H. R. 2861) includes provisions for payment of dependents' benefits for the short-term risks of unemployment and temporary disability as well as for the long-term risks of old-age and permanent disability.

Because of this interest in dependents' allowances, the Delaware employment security agency undertook a survey of the number and characteristics of claimants' dependents in December 1941 and of the relationship between benefits and family responsibility. Although data on family responsibilities were available from the decennial census, the National Health Survey, and the Family Composition Study, there were no accurate data on dependents of unemployment compensation claimants. The Delaware study was intended to determine whether the claimant group differs in composition from the population at large and to what extent the existing benefit formula reflects family responsibilities.

Since the study was carried on against a background of discussion of specific proposals for the inclusion of dependents' benefits in unemployment compensation, it was designed to throw some light on the issues involved in these discussions. One major policy question concerns the types of dependents that should be included. Definitions of dependents in the bills mentioned above vary widely. Some declare merely that benefits shall be payable with respect to "dependents." Since, however, the most common provision limits the definition of dependents to wives and children, the following analysis gives particular attention to these dependents. At the same time, recognition of the fact that there are other classes of persons dependent on claimants suggested the desirability of obtaining comprehensive information on the whole question of family responsibilities of claimants.

The study was based on a random sample of workers who filed claims in the local offices of Wilmington, Dover, and Georgetown during a 2½-month period (December 1941–February 1942). Interviewers obtained information on the composition of claimants' families, the wage rates and employment status of family members, and the contributions of members to the family fund.[2]

Although the upswing in war production had begun, employment in Delaware had not reached an unusually high level in the winter of 1941–42, and the 2½-month sample probably gives a representative picture of dependents in Delaware claimants' families in a fairly normal period. Indeed, the State claim load was relatively heavy in December 1941 and January 1942, because of seasonal lay-offs in the construction, food-preserving, and garment industries. In addition, curtailment orders or shortages of materials had caused large numbers of regular workers to be laid off at this time in the rubber products, transporta-

* Bureau of Employment Security, Program Division. The survey on which this article is based was initiated by the Bureau of Employment Security. The Delaware Unemployment Compensation Commission made its staff and facilities available for interviewing claimants. Editing, coding, tabulation, and analysis were undertaken by the Bureau of Employment Security, which acknowledges gratefully the cooperation of the Delaware Commission.

[1] Earlier bills providing dependents' benefits were introduced in Michigan (1931), Maryland (1933), New York (1933 and 1934), Washington (1933 and 1935), and Ohio, Oregon, and Pennsylvania (1935).

[2] A description of the sample and study techniques is included in "Methodology" at end of article.

tion equipment, textile, leather products, and automobile industries.

The great majority of claimants who were interviewed were attached to the labor market, to the extent that they met the qualifying-earnings requirement of $125 then in effect in Delaware. Only 3.3 percent of the total group had failed to earn this much in covered employment during their base periods.

Summary of findings.—Few claimants who were heads of families could rely on the earnings of other family members to assist in supporting the household; three-fourths of these claimants were the only earners in their families. Half of the 1,288 claimants interviewed had at least 1 person wholly or mainly dependent on them. Wives and children were the principal dependents. Almost half of all claimants had a nonworking wife or a child under age 18; less than 10 percent of the claimants were the chief support of other relatives. Thus, provisions covering only nonworking wives and children would include the great majority of actual dependents.

Because both earning power and family responsibilities vary with age, and because weekly benefit amounts are based on prior earnings, there was some relationship between the benefits received by Delaware claimants and their family responsibilities. Thus, the median weekly benefit for those with dependents was about $3 higher than the median for those with no dependents. On the other hand, since workers with the same amount of highest quarterly earnings, but different family responsibilities, were entitled to the same weekly benefit amount, weekly benefits did not uniformly reflect family responsibilities. About one-fourth of the claimants who had 3 or more dependents received no more than $8.50 a week and, conversely, more than 40 percent of the claimants with weekly benefit amounts of $6.50 or less had 1 or more dependents. Moreover, the average weekly benefit amount *per member of the family* decreased markedly as the size of family increased.

Claimant characteristics.—About half the claimants were white men and about a third Negro men. Women constituted about 16 percent of all the claimants and all but 3 of the 200 women were white.

Most of the claimants were 30–54 years, the ages in which family responsibilities are greatest. There were relatively few youths and aged workers; only 7.4 percent were under 21 years and 4.7 percent aged 65 or over. The median age of men was 39, of women 31. Although the median was lower for white claimants than for Negro, the difference was due solely to the larger proportion of women among the white claimants. White men averaged 40 years of age, Negro men 39. While Negroes were concentrated largely in the ages 35–44, proportionately more youths and older persons were found among the white men.

The predominant family unit consisted of husband and wife, with or without children. About 54 percent of the claimants were married and living with a husband or wife; another 10 percent were married but separated;[3] 27 percent were single; and 9 percent were widowed or divorced.

In February 1943, a year after the survey was made, workers claiming unemployment benefits differed considerably from those who filed claims a year earlier. A survey of the occupational and personal characteristics of 460 claimants (81 percent of all claimants in Delaware during the week ended February 13, 1943) showed that 66 percent were women, as against only 16 percent during the earlier survey period. Both the men and women were much older, on the average, than the claimants in this study. In the 1942 sample, 37 percent of the men and 12 percent of the women were 45 years of age or older. These proportions had jumped to 72 and 40 percent, respectively, by February 1943. Although the proportion of single claimants dropped from 27 to 14 percent in the year period, only 23 percent of the men interviewed this year claimed to have dependents.

Claimants' Families

In 1942 only 1 out of 4 claimants lived alone or outside a family unit[4] (table 1). Some of the husband-wife families, which constituted 53 per-

[3] Husband and wife were classified as living together if a separation which began with the claimant's unemployment was expected to end with reemployment or if one was temporarily hospitalized or absent on a visit or worked in another city and returned home weekends. In all other cases, a husband and wife not living together were considered to be separated. In five such instances, the husband was in the Army.

[4] For married claimants, a family was defined as including 1 or more of the following in addition to the claimant: wife or husband, unmarried children, dependent father, widowed mother, mother whose husband was unable to work, unmarried dependent brother or sister; and for unmarried claimants: mother, father, dependent grandparents, and unmarried sisters and brothers. Whether claimant was married or unmarried, persons supported from the claimant's family fund, or contributing to it (aside from payments for board and room) were considered members of the family.

Table 1.—*Family type of claimants, by race*

Family type	Claimants					
	Total		White		Negro	
	Number	Percent	Number	Percent	Number	Percent
Total	1,288	100.0	859	100.0	429	100.0
Claimant only	321	24.9	162	18.9	159	37.1
Claimant and:						
Spouse [1]	282	21.9	172	20.0	110	25.6
Spouse and 1 or more children [1]	406	31.5	308	35.9	98	22.8
1 or more children but no spouse [1]	50	3.9	36	4.2	14	3.3
1 or 2 parents [1]	204	15.8	168	19.5	36	8.4
Brothers or sisters but no parents [1]	15	1.2	10	1.2	5	1.2
Other dependent relatives or persons	10	.8	3	.3	7	1.6

[1] With or without other dependent relatives or persons.

cent of all families, shared the same household with 1 or more other persons. Nearly 16 percent of the family units consisted of the claimant, parents, and possibly brothers or sisters.

About 35 percent lived with 1 or more of their unmarried children. All but 50 of these 456 claimants were living with a husband or wife, also. Thus the principal family group among all claimants consisted of the claimant, spouse, and child or children. Although 27 percent of both white and Negro claimants were single and 64 and 66 percent, respectively, were married, relatively many more Negroes lived alone while fewer were living with a spouse. The claimant-parent family unit was also more frequent among the white claimants.

Families of 2 or more persons, in which the claimant was the head,[5] averaged 3.4 persons including the claimant, while families in which the claimant was not the head averaged 4.1 persons.

Earners in the families.—Seventy-six percent of the claimants who were heads of families were the only earners [6] in their families (table 2). In families of 2 or more persons (headed by claimants), the percentage was smaller; 64 percent of these families had only 1 earner. The largest families had the greatest number of workers; half the families with 6 or more members had 2 or more earners. As one would expect, the families headed by persons other than the claimant had more workers; 87 percent of these families had 2 or more wage earners. As with the other families, the larger the family, the more workers.

More than nine-tenths of the families had only 1 worker who was unemployed and seeking work. However, in 1 in 6 of the 2-earner families headed by claimants, both earners were jobless; and in more than a third of these families with 3 or more earners, 2 or more were seeking work. These proportions were not very different for the families not headed by claimants, as shown by the following tabulation:

Claimant head of family		Claimant not head of family	
All claimants	913	All claimants	345
1 seeking work	807	1 seeking work	287
2 seeking work	43	2 seeking work	49
3 or more seeking work	3	3 or more seeking work	9
Families with 1 wage earner		Families with 1 wage earner	
1 seeking work	720	1 seeking work	45
Families with 2 wage earners		Families with 2 wage earners	
1 seeking work	150	1 seeking work	179
2 seeking work	30	2 seeking work	24
Families with 3 or more wage earners		Families with 3 or more wage earners	
1 seeking work	27	1 seeking work	63
2 seeking work	13	2 seeking work	25
3 or more seeking work	3	3 or more seeking work	9

While 73 percent of all claimants and 64 percent of the claimants in family groups were family

Table 2.—*Distribution of claimants by number in family and by number of wage earners in family, by claimant's status as head of family*

Number in family	Claimants					
	Number	Percent	Percent in families with—			
			Total	1 wage earner	2 wage earners	3 or more wage earners
	Claimant head of family					
Total	913	100.0	100.0	76.3	19.1	4.6
1	321	34.1	100.0	100.0	.....	.....
2	239	25.3	100.0	72.8	27.2	.....
3	163	17.3	100.0	61.3	34.4	4.3
4	101	10.7	100.0	63.3	22.8	13.9
5	54	5.7	100.0	51.9	37.0	11.1
6 or more	65	6.9	100.0	50.4	25.0	24.6
	Claimant not head of family					
Total	345	100.0	100.0	13.0	58.9	28.1
1	.....	.....	.....	.....	.....	.....
2	74	21.4	100.0	36.5	63.5	.....
3	91	26.4	100.0	11.0	79.1	9.9
4	72	20.9	100.0	5.5	66.7	27.8
5	50	14.5	100.0	4.0	48.0	48.0
6 or more	58	16.8	100.0	3.4	20.7	75.9

[5] In 1-person families, the claimant was considered the head of the family; in claimant-spouse or claimant-spouse-children families, the husband; in claimant-children families, the claimant; in claimant-parents families, the father, if living with claimant, or the mother, if father was not living with claimant; and in claimant-brother-sister and other families, the oldest person. Thus, the head of the family was the person usually regarded as such by the claimant and his family.

[6] An earner was a member of the family who was working, had a job, or was seeking work during the interview week. This definition understates somewhat the true number of gainful workers in the household.

heads, a larger proportion, in each case, were chief breadwinners.[7] Practically all claimants who were family heads were also the principal contributors to the family fund, and 22 percent of the nonheads were chief breadwinners (table 3). Thus, 79 percent of all claimants and 72 percent of the claimants in families of 2 or more persons provided most of the family income.

Although for the total claimant group chief breadwinners were found most often among the older claimants, there was very little variation among claimants who were heads of families. Among those who were not heads of families, more than 40 percent aged 45 and over were chief breadwinners, as compared with 12 percent of the claimants who were less than 21 years of age.

Dependent persons in claimants' families.—A large proportion of the Delaware claimants lived in families with 1 or more dependent persons. "Dependent," as used here, does not necessarily mean a "needy" person, but rather one who was employed less than 15 weeks in the year preceding the claimant's interview or whose contribution to the family fund was less than the average. In this sense, 68 percent of all the families contained 1 or more dependents. Of the families in which the claimant was chief breadwinner, 63 percent included at least 1 dependent. On the other hand, 85 percent of the families in which claimants were only secondary workers—the larger families, generally—included persons who were not mainly self-supporting. Among families of the same size, those in which the claimant was a secondary worker contained fewer dependent persons than those in which he was chief breadwinner.

Although the larger families tended to have more members in the labor market, the number of

[7] The chief breadwinner was the person in the claimant's family who made the largest contribution to the family fund and was employed at least 15 weeks in the year preceding the interview.

Table 3.—*Distribution of claimants by age group and percent in each group who were chief breadwinners, by status as head of family*

Age group	All claimants		Claimant head of family		Claimant not head of family	
	Number	Percent who were chief breadwinner	Number	Percent who were chief breadwinner	Number	Percent who were chief breadwinner
Total	1,288	78.5	943	99.0	345	22.3
Under 21	94	23.4	12	100.0	82	12.2
21–24	137	55.5	66	98.5	71	15.5
25–29	154	73.4	103	100.0	51	19.6
30–34	169	76.3	121	98.3	48	20.8
35–44	295	84.1	230	98.3	65	33.8
45–54	232	97.8	220	100.0	12	58.3
55–64	125	96.8	116	100.0	9	55.6
65 and over	60	91.7	55	96.4	5	40.0
Age unknown	22		20		2	

Table 4.—*Percentage distribution of claimants by number of persons wholly or mainly dependent on them, by sex, family type, and age group*

Sex, family type, and age group	Number of claimants	Percent [1] of claimants with—						
		Total	No dependent	1 dependent	2 dependents	3 dependents	4 dependents	5 or more dependents
Total	[2] 1,282	100.0	50.5	21.2	12.7	7.9	3.6	4.1
Sex								
Male	1,086	100.0	44.6	23.6	14.3	8.8	3.9	4.8
Female	196	100.0	83.7	8.2	4.1	2.5	1.5	
Family type								
Claimant only	321	100.0	100.0					
Claimant and:								
Spouse	281	100.0	28.1	65.1	5.0	1.8		
Spouse and 1 or more children [3]	402	100.0	18.6	7.7	31.2	20.1	11.2	11.2
1 or more children but no spouse [3]	49	100.0	10.2	42.9	26.5	16.3	2.1	2.0
1 or 2 parents [3]	204	100.0	75.9	14.3	3.9	2.9		3.0
Brothers or sisters but no parents [3]	15							
Other dependent relatives or persons	10							
Age group								
Under 21	94	100.0	86.2	5.3	3.2	2.1		3.2
21–24	137	100.0	66.4	14.6	11.0	2.9	2.9	2.2
25–29	153	100.0	49.0	19.6	13.7	9.8	3.9	3.9
30–34	169	100.0	43.8	24.9	12.4	10.1	4.1	4.7
35–44	292	100.0	46.2	19.9	15.4	7.5	4.8	6.2
45–54	232	100.0	40.1	23.7	13.8	13.4	4.7	4.3
55–64	124	100.0	46.0	30.7	12.9	4.8	3.2	2.4
65 and over	59	100.0	52.5	32.2	11.9	3.4		
Age unknown	22							

[1] Not computed on base of less than 25 cases.
[2] Number of dependents of 6 claimants unknown.
[3] With or without other dependent relatives or persons.

Table 5.—*Percentage distribution of claimants by number of children under 18 years of age and by employment status of wife* [1]

Number of children under age 18	Number of claimants	Employment status of wife				
		Total	No wife [1]	Wife employed	Wife seeking work	Wife at home or unable to work
	Distribution by number of children under age 18					
Total number	1,288	1,288	726	111	11	440
Total percent	.....	100.0	100.0	100.0	100.0	100.0
None	894	69.4	84.3	59.5	.....	48.2
1	185	14.4	7.8	23.4	.....	22.5
2	108	8.4	4.4	9.9	.....	14.0
3	47	3.6	2.1	4.5	.....	6.1
4 or more	54	4.2	1.4	2.7	.....	8.6
	Distribution by employment status of wife					
Total	1,288	100.0	56.4	8.6	.8	34.2
None	894	100.0	68.5	7.4	.4	23.7
1	185	100.0	30.8	14.1	1.6	53.5
2	108	100.0	29.6	10.2	.9	59.3
3	47	100.0	31.9	10.6	.....	57.5
4 or more	54	100.0	18.5	5.6	5.5	70.4

[1] The 726 claimants with "no wife" include 200 female claimants, of whom 131 were living with husbands. The data, therefore, do not measure the number of wifeless families with or without children.

dependent persons also increased generally with family size. In those in which the claimant was chief breadwinner, however, the proportion of families in which the claimant was the only breadwinner decreased, except for the largest families. At the same time, there was a small number of large families in which economic necessity forced additional members into the labor market.

Claimants' Dependents

Not all these dependents relied on the claimants for their chief support; some claimants were dependent persons themselves, or secondary workers. Of the 1,288 claimants interviewed, half were wholly or mainly supporting 1 or more persons[8] (table 4). Male claimants, naturally, were more likely to have dependents than female claimants; 55 percent of the men but only 16 percent of the women had at least 1 dependent.

The principal family types found in the study were those which included the claimant's children—families most likely also to have members dependent on the claimant for support. Of the claimants living with a spouse and 1 or more children, 8 out of 10 were the chief providers for the family. The supporting burden fell even more heavily when claimants were widowed, separated, or divorced; 9 out of 10 such claimants were supporting dependents.

Of the claimants who were married but had no children, 72 percent had at least 1 dependent. By contrast, only 24 percent of the claimants who were unmarried and living with parents and 33 percent of those living with brothers and sisters only were supporting dependents.

Relatively few young claimants had dependents. Only 14 percent of the claimants under 21, and 34 percent of those in the 21–24 age bracket were the chief breadwinner for 1 or more other persons. Among claimants aged 65 and over, 47 percent had dependents while, in the other age groups, the proportions varied from 51 to 60 percent.

About 2 out of 5 claimants who had dependents had only 1, but the average number of dependents was 2.2. The largest number of dependent persons was found among claimants living with spouse and children; in these families, 22 percent of the claimants had 4 or more dependents.

Who were the dependents?—Wives and children were the principal class of dependents. Almost half of all claimants (47 percent) had a nonworking wife or child, and 34 percent had a wife who was not in the labor market during the survey period. An additional 9 percent had a wife who was working, while fewer than 1 percent had a wife seeking work during the interview week (table 5).[9] Less than 10 percent of all claimants were wholly or mainly supporting other relatives.

The great majority of wives had no income from earned wages; 78 percent of the 562 wives of claimants were neither working nor seeking work during the interview week. Even in the families with no children under 18, 75 percent of the wives were not in the labor market. If there were children, the chances that a wife would look for work were slightly less; 81 percent of the wives with children were not employed or looking for work. The greater the number of children, the greater was the probability that a wife would not be working.

The 1,288 claimants interviewed had 873 children under age 18. A dependent's benefit payable

[8] A person was considered wholly or mainly dependent on a claimant if that person was a "dependent person" as defined above and the claimant was chief breadwinner. In this section, unless otherwise noted, "dependent" includes only members of the claimant's family living in his household.

[9] None of the wives who were seeking work claimed benefits during the interview week. In only 30 of the claimants' households was there a second claimant.

only in behalf of children would cover a large majority of the persons actually dependent upon claimants. However, almost half of the wives who were not in the labor force had no children under 18 and the family would therefore receive no assistance from a child's benefit.

Next to wives and children, the principal class of dependents consisted of parents—a father who was unable to work, a widowed mother, or a mother whose husband was unable to work—but only 5 percent of all claimants provided the chief support for such dependents. Another 5 percent were supporting brothers and sisters or other relatives; only 3 claimants were supporting infirm nonrelatives. Dependents other than wives and children were found almost as frequently in families including a wife or child as in families which did not. As the number of wife and child dependents increased, however, there was somewhat less likelihood that claimants would have other persons dependent on them for support.

A few claimants were also sending regular contributions toward the support of relatives living outside their households; 3.5 percent were contributing to the support of 1 or more children, 0.5 percent to a wife, and 1 percent to both wife and children living apart from them. Thirty claimants were contributing to the support of 59 relatives other than wife or child.

In summary, a dependents-benefit formula covering only nonworking wives and children would include about 85 percent of the persons in this study who were actually dependent on claimants. Only 9.5 percent of the Delaware claimants had a dependent other than wife or child and only half of these were in households which did not include a wife or child of the claimant. In other words, of all the Delaware claimants, only 5 percent with 1 or more persons to support would not benefit potentially from a formula covering wives and children.

Benefit Rights, Earnings, and Family Responsibilities

A positive relationship between family responsibility and the claimant's earning power was apparent from an analysis of the claimants' weekly benefit amounts, which roughly reflect their average weekly wages (table 6).[10] Only 14 percent of the claimants with no persons wholly or mainly

[10] The Delaware claimants received a weekly benefit amount equal to 1/25 of total wages in the quarter of highest earnings, rounded to the next higher multiple of 50 cents, with a minimum of $5 and a maximum of $15. Distributions of weekly benefit amounts were available only for eligible claimants. The maximum weekly benefit amount was raised from $15 to $18 in March 1943.

Table 6.—*Percentage distribution of eligible claimants by their weekly benefit amounts and by their base-year earnings, by number and type of persons wholly or mainly dependent*

Number and type of dependents	Number of claimants	Percent of claimants with weekly benefit amount of—							Percent of claimants with base-year earnings of—							
		Total	$5.00-$6.50	$7.00-$8.50	$9.00-$10.50	$11.00-$12.50	$13.00-$14.50	$15.00	Total	$125-$199	$200-$399	$400-$599	$600-$799	$800-$999	$1,000-$1,499	$1,500-$1,999	$2,000 or more
Total	1,245	100.0	21.4	16.6	15.9	13.9	9.6	22.6	100.0	11.1	23.9	17.8	13.3	11.0	15.2	4.7	3.0
No persons wholly or mainly dependent	[1] 625	100.0	27.5	20.8	16.6	13.8	7.8	13.5	100.0	13.0	29.4	19.8	13.6	9.9	11.2	1.8	1.3
1 or more persons wholly or mainly dependent	[1] 614	100.0	14.8	12.0	15.3	14.2	11.6	32.1	100.0	8.6	18.4	15.5	13.2	12.2	19.4	7.8	4.9
1	265	100.0	17.7	13.2	17.4	11.3	10.6	29.8	100.0	10.2	21.1	16.6	14.0	9.8	18.9	6.4	3.0
2	156	100.0	14.1	9.6	11.5	16.0	12.2	36.6	100.0	8.3	14.1	12.8	10.3	14.7	23.7	10.3	6.8
3	100	100.0	13.0	14.0	14.0	19.0	9.0	31.0	100.0	8.0	17.0	15.0	14.0	15.0	17.0	8.0	6.0
4 or more	93	100.0	9.7	10.8	17.2	14.0	16.1	32.2	100.0	5.4	19.4	17.2	15.1	11.8	16.1	7.5	7.5
No children under age 18	866	100.0	22.2	17.1	17.2	13.6	8.9	21.0	100.0	10.8	25.9	18.7	13.5	10.2	14.7	3.6	2.6
1 or more children under age 18	379	100.0	19.6	15.6	12.9	14.5	11.3	26.1	100.0	11.6	19.3	15.6	12.9	12.9	16.3	7.4	4.0
1	179	100.0	19.6	16.7	11.2	12.3	13.4	26.8	100.0	12.9	17.3	13.4	12.9	13.4	19.5	8.4	2.2
2	105	100.0	20.0	13.3	15.2	19.1	9.5	22.9	100.0	7.6	22.9	16.2	13.3	18.1	12.4	5.7	3.8
3 or more	95	100.0	18.9	15.8	13.7	13.7	9.5	28.4	100.0	13.7	19.0	18.9	12.6	6.3	14.7	7.4	7.4
No wife or children	591	100.0	26.7	18.6	17.3	14.2	8.5	14.7	100.0	12.5	28.9	19.3	14.6	10.3	11.5	1.5	1.4
Wife and no children	275	100.0	12.4	13.8	17.1	12.4	9.8	34.5	100.0	7.3	19.3	17.4	11.3	9.8	21.4	8.0	5.5
Working wife	108	100.0	13.9	13.0	19.4	13.9	13.9	25.9	100.0	6.5	25.0	17.6	10.2	13.9	18.5	6.5	1.8
No wife or child dependent [2]	655	100.0	25.9	17.9	17.7	14.2	8.7	15.6	100.0	12.1	28.5	19.2	14.2	10.2	12.7	1.7	1.4
Wife and/or child dependent [2]	590	100.0	16.3	15.2	13.9	13.6	10.7	30.3	100.0	10.0	18.6	16.1	12.4	11.9	18.0	8.1	4.9
1	203	100.0	15.4	18.1	15.0	10.9	8.9	31.7	100.0	9.9	20.1	17.1	11.6	10.6	17.4	8.5	4.8
2	139	100.0	20.2	11.5	10.8	15.1	15.8	26.6	100.0	11.5	15.8	12.9	13.7	14.4	21.6	7.2	2.9
3	81	100.0	12.4	16.0	14.8	19.8	7.4	29.6	100.0	7.4	16.1	19.8	9.9	17.3	16.0	8.6	4.9
4 or more	77	100.0	16.9	10.4	14.3	14.3	11.7	32.4	100.0	10.4	20.7	14.3	15.6	6.5	15.6	7.8	9.1

[1] Number of dependents of 6 claimants unknown.

[2] As used in this table, a dependent wife is one who was living with claimant and not working during the interview week; a dependent child is an unmarried child under 18 years of age living with male or female claimant.

dependent upon them for support, but 32 percent of those with dependents, were entitled to the maximum weekly benefit of $15. The median weekly benefit for those with dependents was about $3 higher than the median for those with no dependents. However, although claimants were less likely to be entitled to the lower benefit amounts as the number of their dependents increased, the median weekly benefit was about the same for claimants with 4 or more dependents as for those with only 2 dependents.

Since wives and children constituted the large majority of the dependents, the general relationships between benefit amounts and family responsibility were also found when the analysis was narrowed to this group of dependent persons. Nevertheless, about a fourth of the claimants with 3 or more dependents (wife and/or children) were eligible for no more than $8.50 a week on the basis of their highest quarterly earnings.

Weekly benefit amounts of claimants with children were about $1 higher, on the average, than those of claimants without children. The median weekly benefit of the former was about $11.30, of the latter, about $10.30. Average weekly benefit amounts of claimants with 1 child were very close to those with 3 or more children.

Although beneficiaries with dependents had higher weekly benefits, on the average, than workers without dependents, a worker who earned $195 in his quarter of highest earnings and had a wife and 2 children to support received no more than a single worker with the same earnings. Moreover, many claimants with no dependents received relatively high weekly benefit amounts while a large proportion of claimants with many dependents were eligible for very low weekly benefit amounts.

There were also noticeable relationships between the family responsibilities of eligible claimants and their base-year earnings. Claimants with 1 or more persons dependent on them for support earned more in their base years, on the average, than those with no dependents, and claimants with a larger number of dependents had higher annual earnings than those with 1 or 2 dependents (table 6). Although this relationship would also exist if dependent meant only nonworking wife or child under 18, the correlation is not so clear when the narrower definition is used. About 41 percent of the claimants with no dependent wife or child earned less than $400 in their base period; 29 percent with such dependents earned as little; and 31 percent of the claimants with 4 or more dependents (wife and/or children) did not earn as much as $400 in the base year.

As a group, claimants with children were not much better off (in terms of their own annual income) than those without children. The median annual income of the former was about $650, of the latter, about $550. Almost a third of the claimants with 3 or more children earned less than $400 in their base year; over a half earned less than $600. It is clear that there was no straight-line relationship between claimants' annual earnings and the number of their minor children.

Claimants with a wife but no children had relatively high earnings, although if the wife was working the probability was great that the claimant's earnings were relatively low. Almost a third of such claimants earned less than $400 in their base year.

These data do not tell the whole story of family security. The brief interview in Delaware did not lend itself to accurate data on total family income. Hence, little can be said here on the relationship between the number of dependents a claimant had and the total income available in the family to support those dependents. Some observations, however, are worth restatement in this connection:

1. Families in which the claimant was not chief breadwinner necessarily had income from additional workers in the family.

2. Chief breadwinners were found principally in the higher age brackets. Very young claimants, those with the lowest wages and lowest annual earnings, rarely had chief family responsibility.

3. Since the claimant was the only earner in 76 percent of the families headed by claimants and since claimants' weekly benefit amounts and annual earnings did not increase proportionately with the number of their dependents, the average weekly wage, average income, and average weekly benefit amount per member of the family decreased as size of family increased. For example, the median per capita weekly benefit amount in families with no wife or child dependent was $9.51; for families with 1 such dependent it was $5.50; with 2, 3, and 4 or more such dependents, respectively, it was $4.12, $3.02, and $1.99.

The number of weeks of benefits to which a worker in Delaware was entitled depended on his weekly benefit amount and his base-year earnings. Under the law in effect when this survey was undertaken, Delaware workers were entitled to maximum benefits equal to the lesser of 13 times the weekly benefit amount or one-third of base-year wages, rounded to the next higher 50 cents.[11] Since both benefits and earnings varied somewhat with family responsibility, the potential duration of a worker's benefits bore some relation to the number of his dependents. Although most of the Delaware workers were entitled to the maximum of 13 weeks, more of those with dependents were entitled to the maximum than those without dependents. Of the workers with 2 dependents, 83 percent had a potential duration of 13 weeks—the highest percentage for any group. Only 74 percent of the beneficiaries with 4 or more dependents could receive benefits for the full period.

Methodology

The sample.—With few exceptions, interviewers selected claimants at random as the workers filed initial or continued claims over the counter. Claimants with obvious language difficulties were not interviewed. One interviewer interviewed only Negroes and completed 300 of the 1,288 schedules; otherwise, Negro and white claimants were selected in proportion to their representation in the total claimant group. Another minor bias arose from the fact that it was impossible to interview most of the partially unemployed workers because they were not required to report at the local office.

Claimants interviewed were fairly representative of all claimants during the survey period, December 1, 1941–February 14, 1942. The 1,288 claimants constituted at least 10 percent of the total number of different workers who filed claims in the State's three local offices during the period. Dover and Georgetown claimants were somewhat underrepresented in the sample. Although 85 percent of the claimants were interviewed in Wilmington, this local office received only about 60 percent of the claims filed in all three offices during the survey period. This overrepresentation of Wilmington was largely unavoidable, since a large proportion of Dover and Georgetown claims were filed at itinerant points.

The interview.—Local office personnel in Delaware obtained the required information in a brief 10-minute interview that was, in most cases, made a part of the regular job interview given to claimants registering for work. Other claimants who had already had their employment interview were questioned separately.

Interviewers asked a maximum of 20 simple questions and entered replies on a 1-page mimeographed form. Most claimants gave the information willingly; very few refused. It was made clear to them that responses were voluntary and that answers would in no way affect rights to benefits. Benefit-rights information was obtained later from central office records. Claimants' answers were carefully edited for consistency and checked for reliability.

[11] The law was amended in March 1943, to provide a minimum duration of 10 weeks plus 1 weekly benefit amount for each $200 of base-period earnings, and a maximum duration of 20 weeks.