

# Living Arrangements of Old-Age and Survivors Insurance Beneficiaries in St. Louis

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WITH THE PASSAGE of time, aged beneficiaries of old-age and survivors insurance might be expected to find it increasingly necessary to live in combined households with their adult children or with brothers and sisters. Such was not the case, however, among 438 aged beneficiaries in St. Louis who were visited by representatives of the Bureau of Old-Age and Survivors Insurance, first in November-December 1941 and again in May-July 1944.<sup>1</sup>

The period between the end of 1941 and the middle of 1944 was characterized by rising prices and almost unlimited employment opportunities. Some beneficiaries who had not worked in the first survey year found work in the second, and their increased incomes more than offset the rise in prices. Some who had reported employment during the first survey year, on the other hand, were ill and unable to work during the second; others worked in neither year. Half of the male and of the female primary beneficiary groups<sup>2</sup> and 7 out of 10 of the aged widows had the same or less income in the second survey year. Few of these beneficiaries, however, moved into the homes of relatives or had their children come home to live. Their adjustments to the higher cost of living were obviously along other lines.

In four of the six types of beneficiary groups—men with nonentitled wives, female primary beneficiaries,

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<sup>1</sup> For the findings of the earlier study see the *Bulletin*, July 1943, especially pp. 10-11. Eight hundred and four beneficiary families were visited in the first survey; of these, 596 were interviewed in the second survey, but only 514 beneficiary groups have been analyzed for change in living arrangements; for 82 the type of beneficiary group had changed between the end of the first survey year and the beginning of the second, and this change in classification was found to affect the comparison of living arrangements between the two surveys.

<sup>2</sup> The beneficiary group is comprised of the primary beneficiary or widow, spouse, and unmarried children under age 18. All subsequent references to "beneficiaries" refer to the beneficiary groups.

aged widows, and widows with children—relatively more were living alone in 1944 than in 1941 (table 1). For the nonmarried men (i. e., the single, widowed, or divorced) the proportion remained practically the same. It was slightly lower only among aged couples entitled to both primary and wife's benefits.

The question is frequently raised whether the aged beneficiaries who live by themselves do so from necessity or choice. Information obtained in the 1944 survey showed that half of the nonmarried men who were living by themselves had children with

whom they might have lived (table 2). Two-thirds of the aged couples who lived by themselves reported children outside the household, but only about half felt that the children were in a position to help them. The beneficiaries who were living with others, mostly with children, were more likely to report children outside the household than those who lived by themselves.

During the 2 to 3-year period between the beginning of the year before entitlement and the end of the first survey year (October or November 1941) only 3 of the 222 married couples either had moved into the homes of their married children or had their children or other relatives move into their homes and share expenses (table 3). Between the end of 1941 and the middle of 1944, however, 13 couples combined households. A slightly larger proportion of the nonmarried men and of female primary benefi-

Table 1.—Living arrangement of beneficiary groups at end of first survey year, October-November 1941, and second survey year, April-June 1944, by type of beneficiary group, St. Louis

Type of living arrangement	Male primary beneficiary				Female primary beneficiary	Aged widow	Widow, child entitled
	Total <sup>1</sup>	Non-married	Married, wife entitled	Married, wife not entitled			
First survey							
Total number.....	324	99	133	89	79	35	76
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Living alone, total.....	54.3	53.5	57.1	51.7	40.5	20.0	43.4
Keeping house, total.....	43.5	18.2	57.1	51.7	30.4	17.1	43.4
Home owned.....	21.3	3.0	30.0	28.1	3.8	14.2	11.8
Home rented.....	22.2	15.2	27.1	23.6	26.6	2.9	31.6
Rooming and boarding.....	10.8	35.3	.....	.....	6.3	.....	.....
All others.....	.....	.....	.....	.....	3.8	2.9	.....
Living with others, total.....	45.7	46.5	42.9	48.3	59.5	80.0	56.6
Relatives living with beneficiary groups, total.....	31.8	23.3	30.8	41.6	32.9	51.4	39.5
Home owned by beneficiary group.....	18.8	16.2	20.3	19.1	6.3	40.0	18.4
Home rented by beneficiary group.....	13.0	7.1	10.5	22.5	26.6	11.4	21.1
Beneficiary group living with relatives.....	13.9	23.2	12.1	6.7	26.6	28.6	17.1
Second survey							
Total number.....	324	99	133	89	79	35	76
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Living alone, total.....	54.9	54.5	54.9	56.2	45.6	28.6	52.6
Keeping house, total.....	46.0	26.3	54.9	55.1	38.0	25.7	52.6
Home owned.....	24.4	6.1	31.6	33.8	3.8	11.4	14.5
Home rented.....	21.6	20.2	23.3	21.3	34.2	14.3	38.1
Rooming and boarding.....	8.0	26.3	.....	.....	3.8	.....	.....
All others.....	.9	1.9	.....	1.1	3.8	2.9	.....
Living with others, total.....	45.1	45.5	45.1	43.8	54.4	71.4	47.4
Relatives living with beneficiary groups, total.....	29.3	19.2	31.6	35.9	26.6	40.0	34.2
Home owned by beneficiary group.....	18.8	15.2	20.3	20.2	6.3	31.4	18.4
Home rented by beneficiary group.....	10.5	4.0	11.3	15.7	20.3	8.6	15.8
Beneficiary group living with relatives.....	15.8	26.3	13.5	7.9	27.8	31.4	13.2

<sup>1</sup> Three groups of married male primary beneficiaries with entitled children are included in the totals.

Table 2.—Number of beneficiary groups having children outside the household, St. Louis, April-June 1944<sup>1</sup>

Type of beneficiary group and children outside household	Total	Beneficiary group living alone	Beneficiary group living with others
Male primary beneficiary, total <sup>1</sup>	393	217	176
No children outside household	122	78	44
Children outside household	271	139	132
In armed forces only	17	4	13
In civilian life <sup>2</sup>	254	135	119
Nonmarried, total	111	60	51
No children outside household	50	31	19
Children outside household	61	29	32
In armed forces only	4	1	3
In civilian life <sup>2</sup>	57	28	29
Married, wife entitled, total	173	96	77
No children outside household	47	29	18
Children outside household	126	67	59
In armed forces only	6	3	6
In civilian life <sup>2</sup>	120	67	53
Married, wife not entitled, total	106	60	46
No children outside household	25	18	7
Children outside household	81	42	39
In armed forces only	7	3	4
In civilian life <sup>2</sup>	74	39	35
Female primary beneficiary, total	79	36	43
No children outside household	57	26	31
Children outside household	22	10	12
In armed forces only	1	1	1
In civilian life <sup>2</sup>	21	10	11
Aged widow, total	47	13	34
No children outside household	14	4	10
Children outside household	33	9	24
In armed forces only	1	1	1
In civilian life <sup>2</sup>	32	8	24
Widow, child entitled, total	77	40	37
No children outside household	46	25	21
Children outside household	31	15	16
In armed forces only	11	7	4
In civilian life <sup>2</sup>	20	8	12

<sup>1</sup> 82 beneficiary groups that changed type between end of first and beginning of second survey year are included, as the data are not affected by those changes.

<sup>2</sup> 3 groups of married male primary beneficiaries with entitled children are included in the totals.

<sup>3</sup> Includes beneficiary groups with children in both armed forces and civilian life.

aries (4-5 percent) than of the aged couples (1 percent) had entered a joint living arrangement by the end of the first survey year. During the following 2½ years, each of these two groups—the nonmarried men and the aged women—continued to combine households at about the same rate.

In both periods, children or other relatives moved into the homes of the male primary beneficiaries and their wives more frequently than the beneficiary couples moved in with their

married children. The joint living arrangements effected by the end of the first survey year were in general due either to the need for nursing care or to the fact that the aged persons considered their retirement income too low to live on independently. Between 1941 and 1944, families appear to have combined for the convenience of the relatives as often as for that of the beneficiaries. For example, several daughters whose husbands had entered the armed forces returned to their parents' homes, aged brothers or sisters who were unable to support themselves independently moved in with the aged beneficiaries, an invalid son and a son who was unsuccessful in supporting himself came home to live, and so forth. In this period, only 3 of the aged couples moved in with mar-

ried children. In one of these families the beneficiaries appeared to be helping their daughter financially; in another the move was undoubtedly due to the inability of the aged couple to live separately on their low income; and in the third case the economic advantages appeared to be mutual.

In the earlier period, widows, as a group, entered joint households in relatively greater numbers than did primary beneficiaries; 29 percent of the aged widows and 22 percent of those with children combined with relatives in the year or two following the death of the wage earner. Motivated by economic necessity in most instances, these major adjustments were made shortly after the husband's death, and only 3 percent of each group of widows shifted into joint households in the war period.

Table 3.—Number of beneficiary groups reporting changes in family composition and residence<sup>1</sup> between year before entitlement, 1939, and end of first survey year, October-November 1941, and between end of first survey year and end of second survey year, April-June 1944, by type of beneficiary group, St. Louis

Changes in family composition and residence <sup>1</sup>	Male primary beneficiary				Female primary beneficiary	Aged widow	Widow, child entitled
	Total <sup>2</sup>	Non-married	Married, wife entitled	Married, wife not entitled			
Changes between year before entitlement and end of first survey year							
Total	324	99	133	89	79	35	76
No change	267	80	115	69	63	21	40
Change	57	19	18	20	16	14	36
Joint living arrangements entered into, total	7	4	3	4	10	17	
Beneficiary group moved into home of relatives	2	2	3	4	4	12	
Relatives moved into home of beneficiary group	5	2	3	1	6	5	
Joint living arrangements dissolved, total	11	2	5	4	2	3	
Beneficiary group moved out of home of relatives	4	1	3	1	1		
Relatives moved out of home of beneficiary group	7	1	2	4	1	3	
Residence changed, family composition remaining the same <sup>3</sup>	39	13	13	13	10	4	16
Changes between end of first and second survey years							
Total	324	99	133	89	79	35	76
No change	246	72	111	61	54	25	50
Change	78	27	22	28	25	10	26
Joint living arrangements entered into, total	17	4	7	6	3	1	2
Beneficiary group moved into home of relatives	6	3	3	3	3	2	
Relatives moved into home of beneficiary group	11	1	4	6	1		
Joint living arrangements dissolved, total	22	7	4	10	9	4	13
Beneficiary group moved out of home of relatives	5	4	1	6	6	3	
Relatives moved out of home of beneficiary group	17	3	3	10	3	4	10
Residence changed, family composition remaining the same <sup>3</sup>	39	16	11	12	13	5	11

<sup>1</sup> Family composition was considered to change only when the change resulted in the beneficiary group's shifting from living alone to living with relatives, or the reverse. When the change involved both family composition and residence it has been entered as a family composition change.

<sup>2</sup> Three groups of married male primary benefi-

aries with entitled children are included in the totals.

<sup>3</sup> Includes only beneficiary groups who moved and paid an increase or decrease in rent of \$1 or more. The inclusion of utilities in the rent and a simultaneous change in the number in a multi-family group were taken into consideration.

Table 4.—Number of beneficiary groups left alone by induction of family members, St. Louis.

Type of beneficiary group	Total dissolutions	Members of family leaving for armed forces
Male primary beneficiary, total..	22	10
Nonmarried men.....	7	—
Married men, wives entitled.....	4	3
Married men, wives not entitled.....	10	7
Married men, child entitled.....	1	—
Female primary beneficiary.....	9	—
Aged widow.....	4	2
Widow with entitled children.....	13	9

Except for couples with the wife entitled, dissolutions of joint households were much more frequent in the later period than in the period immediately following entitlement in 1940. For example, 4 of the 89 couples with the wife not entitled to benefits had ceased living with relatives by the end of the first survey year, but 10 of the joint households were dissolved between 1941 and 1944—in each instance by the children's leaving the home. Among the 76 widows with children, the corresponding numbers of dissolutions were 3 and 13.

In about half the wartime dissolutions of joint households of male primary beneficiaries and in most of those of widows with dependent children, members of the household entered the armed forces (table 4).

Some joint households were dissolved by the marriage of the children; others, by family disagreements, death of the relatives with whom the beneficiaries were living, commitment of the primary beneficiary to an institution, moves of beneficiaries to live near their newly acquired jobs, and so forth. Beneficiaries who were receiving financial help from relatives were generally left in poorer economic circumstances as a result of the separations.

Between the beginning of the year before entitlement and the end of the first survey year, from 10 to 21 percent of the various types of beneficiary groups changed their residence, the composition of the family group remaining the same. This rate of change appears to have been fairly constant for each type of beneficiary; 8 to 16 percent changed residence during the war period. Most changes in residence were made by beneficiaries who were renting their dwell-

ings. In both periods, however, a few beneficiaries surrendered their homes, because they were unable to meet the payments or for some other reason, and moved to rented dwellings. A majority of the renters in the first period got a lower rent by moving. In the second period, however, most of those who moved had to pay a higher rent.

The shifts in living arrangements found in the earlier St. Louis survey were similar to the changes made by beneficiaries in the Philadelphia and Baltimore, the Birmingham, Memphis, and Atlanta, and the Los Angeles surveys. A similar picture of adjustments probably would have been found for any group of beneficiaries living in large cities in 1941-42.

General conclusions based upon the changes in living arrangements of the St. Louis beneficiaries during the war period, on the other hand, should be drawn with caution. This study includes only a small number of beneficiaries and represents those who had been on the benefit rolls 3½ to 4½ years. A survey covering a younger group of beneficiaries, or beneficiaries living in other industrial areas or in smaller communities, might have shown a different adjustment pattern.