

Aid to Families With Dependent Children: Initial Findings of the 1961 Report on the Characteristics of Recipients

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More than 900,000 families, including about 2.8 million children, are receiving financial support under the program of aid to families with dependent children. Who are the individuals receiving aid? What circumstances brought about their dependency? In what types of places do they live? How long have they received assistance? What is the occupational status of the parents? How much education have they had? What are their health problems?

IN ATTEMPTING to answer these and related questions about assistance recipients currently on the rolls—their strengths and weaknesses, their positive aspects and problems—the Bureau of Family Services conducted in late 1961 a national survey of the families receiving aid to families with dependent children.¹ States were required to complete schedules on a probability sample of the caseload in either November or December.² The scope of the 1961 report was considerably broader than that of any of the earlier reports of the characteristics of recipients of aid to families with dependent children (made in 1958, 1956, 1953, 1948, and 1942).³

In this article, various major findings of the survey for the United States are presented and

related to comparable data for the population as a whole. The data provide considerable information concerning the living circumstances of recipients, some of the special problems that they face, and the relationship of the recipients to the general population. Additional analyses of data from the survey will be published in future BULLETIN articles.

THE AFDC FAMILY AND HOUSEHOLD

How large are the families receiving aid to families with dependent children? Are other types of public assistance going into their homes? In what types of places do these families live? To what extent are their homes overcrowded? In what proportion of cases have vocational services been received?

Number of Persons in AFDC Group

In the average (median) case receiving aid to families with dependent children there were four persons whose needs were considered in computing the assistance budget; this was the number in 18 percent of the groups. Forty-six percent of the cases included fewer than four persons, and 36 percent more than four. Only 7 percent of all the cases had as many as eight persons in the assistance group. The distribution by number of persons is as follows:

	<i>Number in assistance group</i>	<i>Percent of cases</i>
Total.....		100.0
1.....		5.0
2.....		19.7
3.....		21.3
4.....		18.0
5.....		13.9
6.....		9.1
7.....		5.7
8.....		3.3
9.....		2.0
10 or more.....		1.9

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¹ Before July 1, 1962, the program was known as "aid to dependent children." Public Law 87-543, the Public Welfare Amendments of 1962, changed the name of the program and placed increased emphasis on services.

² Each State scheduled a minimum sample of 500 cases (the Virgin Islands, with fewer than 500 cases, reviewed the entire caseload) or 1 percent of the active caseload, whichever was greater, and State estimates were based upon these samples. National estimates were derived by totaling estimates for the individual States. Massachusetts, Oregon, and Guam were unable to complete the report in time for inclusion in the national report. The States included in the survey, however, accounted for 97 percent of the national caseload in December 1961, and the later addition of data for the three States is expected to have little effect on the national estimates.

³ See *Characteristics and Financial Circumstances of Families Receiving Aid to Dependent Children, Late 1958*, Public Assistance Report No. 42, 1960.

The type of case found most frequently included three persons—a mother and two children. Nearly half the families receiving aid to families with dependent children included only one or two children. In 25 percent of all families there was only one child, and in 23 percent there were two. Only one-third of the families had four or more children. The proportions declined with increasing numbers of children: 18 percent of the families had three children, 14 percent had four children, 9 percent had five children, and 11 percent had six or more children.

The needs of an adult recipient were considered in the payment in 89 percent of the assistance families. In most families without adult recipients, the children are being cared for by a grandparent, uncle, aunt, or other relative who does not need help in his own behalf but does need assistance if the children are to receive needed care. The “no adult cases” tend to be small. The median number of children is only 1.1 per case, compared with 3.3 children per case in families that included an adult recipient.

Race

Almost half the cases receiving aid to families with dependent children were reported to be white, two-fifths were reported as Negro, 2 percent American Indian, and 9 percent “other nonwhite and unknown.” There are two reasons the last category is so large: (1) Puerto Rico and the Virgin Islands reported all cases as “race unknown,” and (2) New York erroneously (for the purpose of the study) classified all cases of Puerto Rican origin as “other nonwhite.” It appears to be a reasonable assumption that at least half the 9 percent in the “other nonwhite and unknown” category were actually white; the proportion who were white would thus exceed the proportion who were Negro by about 10 percentage points. Therefore, according to rough estimates, about 54 percent of all cases were white, 44 percent Negro, and 2 percent Indian and other nonwhite.

Other Assistance to the Household

In 86 percent of the cases, aid to families with dependent children was the only form of public assistance going to members of the household. Of the remaining cases, 3 percent included another case in the household receiving the same type of aid; 5

percent, aid to the permanently and totally disabled (with the disabled person, in most cases, the father of the children); and 4 percent, old-age assistance. Payments under the State-local programs of general assistance, but not under a Federal assistance program, were going to other household members in fewer than 2 percent of the cases.

Length of Time on Assistance Rolls

For the cases receiving aid to families with dependent children in late 1961, the median length of time since the most recent opening of the case was 2.1 years—the same median found in the 1958 report. The percentage distribution of these cases, in terms of the duration of assistance, is as follows:

Less than 6 months.....	17
6 months but less than 1 year.....	15
1 year but less than 2.....	17
2 years but less than 3.....	12
3 years but less than 5.....	16
5 years or more.....	24

Two-thirds of the families in the study had never received aid to families with dependent children before the most recent opening of the case. One-fifth had been on the rolls once before; 7 percent had received this type of aid in two earlier periods; and 5 percent in three or more earlier periods.

Place of Residence

Almost three-fifths of the families on the rolls were living in standard metropolitan statistical areas, as defined by the Bureau of the Census. The percentage distribution of the families according to their place of residence is shown below.

Standard metropolitan statistical areas.....	57.9
Urban places.....	54.2
Urbanized area.....	51.4
Central city.....	44.5
500,000 or more.....	23.5
250,000-499,999.....	8.1
Less than 250,000.....	13.0
Urban fringe.....	6.9
Other urban places.....	2.8
Rural areas.....	3.8
Nonfarm.....	3.2
Farm.....	.6
Outside standard metropolitan statistical areas.....	42.1
Urban.....	15.7
Rural.....	26.4
Nonfarm.....	20.8
Farm.....	5.5

For full understanding, these data need to be related to the relevant population groups of the Nation. For this purpose the number of children in the families receiving aid (excluding those in Puerto Rico and the Virgin Islands) in each type of place of residence was related to the total number of children under age 18 living in those types of places for which comparable Census data are available. The results are presented in the following recipient rates (number of child recipients per 1,000 children under age 18 in the population of each type of area):

<i>Place of residence</i>	<i>Recipient rate</i>
Total (excluding Puerto Rico and the Virgin Islands).....	38
Standard metropolitan statistical areas.....	39
Central cities.....	63
Outside central cities.....	17
Outside standard metropolitan statistical areas.....	38
Urban places.....	39
Rural-nonfarm.....	41
Rural-farm.....	27

By far the highest recipient rates for local areas are to be found in the largest cities—that is, in the central cities of the metropolitan areas. In contrast, the suburbs of large cities have the lowest rates—about one-fourth the rate in the central cities. Interestingly enough, taken as a whole, the metropolitan areas have a recipient rate almost identical with that of the nonmetropolitan areas. Within the nonmetropolitan areas, differences are slight. The recipient rate is nearly the same in urban places and in rural-nonfarm areas, but both have rates about 50 percent higher than the rate for farm residents.

The Housing Unit

Almost all the assistance families lived in “housing units”—that is, in “a single room or group of rooms occupied or intended for occupancy as a separate living quarter.” Persons not living in housing units are in “group quarters,” such as institutions, lodgings, and boardinghouses.

Only 22 percent of the families owned or were buying their homes. (Of all occupied housing units in the Nation, 62 percent were owner-occupied.) The great majority of the families—70 percent—were renting the housing unit. For almost 7 percent no cash rent was involved, and the tenure of the housing unit was unknown for almost 1 percent.

The degree of crowding is a significant measure of the adequacy of housing. In general, it may be said that most housing units with an average of more than 1 person per room are moderately crowded and that most units with an average of more than 1.5 persons per room are seriously crowded.

Information is available from the 1961 report on the extent of crowding in the homes of 90 percent of the families receiving aid to families with dependent children. Only 49 percent of these families lived in housing with an average of 1 person per room or less; the others lived in more crowded quarters. (According to the 1960 Census, only 12 percent of all housing units in the Nation had an average of 1.01 or more persons per room.) Nearly one-fourth of the assistance families lived in units with an average of more than 1.5 persons per room, and 2 percent of them had more than 3 persons per room. The survey data thus indicate that fully half the families receiving aid to families with dependent children must face the problem of crowded housing and that one-fourth of the families must cope with serious overcrowding.

Vocational Rehabilitation Services

The caseworker completing the schedule for the 1961 report was asked to indicate whether, in the past 12 months, any member of the assistance group

TABLE 1.—Percentage distribution and recipient rate¹ of children in AFDC families, by age, late 1961

Age	Children in AFDC families	Recipient rate ¹
Total number.....	2,733,000	40
Total percent.....	100.0	-----
Under age 1.....	3.6	23
1.....	5.0	32
2.....	5.7	37
3.....	5.9	38
4.....	6.3	41
5.....	6.4	42
6.....	6.5	43
7.....	6.5	45
8.....	6.4	44
9.....	6.2	45
10.....	6.2	46
11.....	6.2	47
12.....	6.1	46
13.....	5.8	44
14.....	5.5	41
15.....	4.8	41
16.....	3.9	38
17.....	2.8	27
18 and over.....	(²)	-----
Unborn children.....	.3	-----

¹ Number of child recipients per 1,000 children of the same age in the population. The overall recipient rate is the number of child recipients per 1,000 children under age 18 in the population.

² Less than 0.05 percent.

had received vocational education or rehabilitation services from a private agency or from a public agency other than the public assistance agency. For 88 percent of the families it was indicated that no services of these types had been received, for 6 percent the information was not available, and for 7 percent it was reported that services had been received.

The assistance families receiving vocational education or vocational rehabilitation services were distributed as follows: 1.9 percent had received services only from the vocational rehabilitation agency, 1.3 percent only from the agency providing crippled children's services, and 0.3 percent from both agencies. Another 0.3 percent had received services from the Veterans Administration only; 1.6 percent from another public agency; 0.5 percent from a private agency only; and 0.7 percent of the families from other combinations of two or more agencies.

THE CHILDREN

What ages predominate among the children in families receiving assistance? Do boys or girls drop out of the program earlier? Who receives the assistance payment for the children? How many children have obvious physical or mental defects? Are the children attending school?

Age

The overall child-recipient rate in aid to families with dependent children was 40 per 1,000 children under age 18 in the total population in late 1961 (that is, 4 percent of all children in this age group were receiving aid). The rate ranged from as high as 47 per 1,000 among all 11-year-olds in the Nation to a low of 23 per 1,000 among all children in their first year of life (table 1). The second lowest recipient rate was that of 17-year-olds—27 per 1,000. Thus, the infant under age 1 was less than half as likely to be receiving aid to families with dependent children as an 11-year-old, and a 17-year-old was less than three-fifths as likely to receive such aid as an 11-year-old.

A distinctive pattern emerges from the data. The recipient rate for small children increases steadily as their age advances—from 23 per 1,000 among those under age 1 to 42 per 1,000 for 5-year-

olds. Among children of elementary school age the rate increases only very gradually, from 43 per 1,000 for 6-year-olds to 47 per 1,000 for 11-year-olds. Thereafter the rate drops gradually at first and then more sharply to the rates characteristic of children of preschool age and reaches a low of 27 per 1,000 for the 17-year-olds.

The pattern appears to be reasonable, in the light of general knowledge concerning the program. Few children enter the program as newborn infants. The small child is less likely than the older child to be needy—for the simple reason that problems tend to be cumulative. The older a family, and hence the older the children, the more likely it is that the family will have been struck by the death or disability of a parent or that the parents will have become estranged. Some disabled parents are cured or rehabilitated, and some estranged parents are reconciled and reunited. Not enough of these problems are solved, however, to prevent their continued accumulation and the growth, with the passage of time, in the number of broken and destitute families.

Why, then, is there a decline in the recipient rate for older children? The answer to this question seems to lie in the existence of counter forces that eventually overcome the effect of the continued accumulation of unsolved family problems. The older family is more likely to have older children, and older recipient children are more likely to have still older siblings who are able to work and help support the family and their younger sisters and brothers. Moreover, the recipient children reaching ages 13, 14, and 15 are increasingly likely, as they grow older, to drop out of school to go to work and to get married. No aid to families with dependent children is given in Texas to children aged 14 or over and none in Georgia to children aged 16 or 17. In the other States, many children drop out of the program—and out of school—well before the eighteenth birthday.

When recipient rates for boys and girls were compared, it was found that for all ages through 15 the rates were virtually identical. Among 16- and 17-year-olds, however, the recipient rates were significantly higher for boys than for girls. For 16-year-olds the boys' recipient rate was 39 per 1,000 and the girls' was only 36, and for 17-year-olds the rates were 29 for boys and 25 for girls. The main explanation for the difference may be that many girls in these age groups, but few boys, leave the family to get married. This fact is dramatically

demonstrated in the vital statistics for 1959. In the 27 reporting States, almost 7 percent of all brides of that year were aged 16 and under, and almost 14 percent were under age 18. By contrast, only one-fifth of 1 percent of the bridegrooms were aged 16 and under, and less than 2 percent were under age 18.⁴

Separate recipient rates were also computed by single year of age for children with unemployed fathers, with the following results:

Age	Recipient rate	Age	Recipient rate
Total.....	2.5	8.....	2.4
Under age 1.....	3.3	9.....	2.5
1.....	3.4	10.....	2.2
2.....	3.4	11.....	2.3
3.....	3.3	12.....	2.1
4.....	3.0	13.....	1.8
5.....	3.1	14.....	1.7
6.....	2.9	15.....	1.5
7.....	2.8	16.....	1.3
		17.....	1.1

The pattern that emerges in these figures is sharply different from that for the entire caseload for aid to families with dependent children. Among families receiving aid because of the father's unemployment, the highest recipient rate is among the very young children, and the rate declines generally with the increasing age of the child. This finding reflects the special character of the caseload of families with unemployed parents. As noted later in this article, the fathers in such cases tend to be young, reflecting the fact that unemployment rates are comparatively high among young adults and the children of relatively young parents themselves tend to be relatively young.

Relationship of Payee to Children

For nearly four-fifths of the children (78 percent) the person receiving the assistance payment was the child's mother, and for almost 15 percent (mostly in families with incapacitated or unemployed fathers) the child's father was the payee. Among unemployed-parent cases, the mother was made payee for about one-tenth of the children even though the father was in the home. For about half the children in families with the father in the home but incapacitated, the mother was the payee; it is likely that in many of these cases the father was a

recipient of aid to the permanently and totally disabled, aid to the blind, or old-age assistance. Stepparents were payees for less than 1 percent of the children. Grandparents took care of the children most often when parents were not present in the home; 4 percent of the children had a grandparent as payee. For 2 percent of the children an uncle or aunt was payee. Other relatives, including brothers and sisters, were payees for less than 1 percent of the children. For only 0.1 percent of the children were nonrelatives used as payees.

Physical and Mental Impairments

The caseworkers were asked to show for each child in the sample whether there was information indicating the presence or absence of physical or mental impairments. The worker was to show whether the information was based on a medical examination and/or diagnosis by a physician or other professional person qualified to make such a diagnosis, or whether it was based on the worker's observation, the mother's statement, or other non-professional evidence. Table 2 summarizes the results from this report item.

It was reported, on the basis of professional opinion, that almost 11 percent of all the children had one or more of the conditions listed in the table. For the great majority, however, reports of medical examinations or other professional diagnoses indicating the presence or absence of these conditions were not available to the caseworker. In some of these cases the caseworker had other information

TABLE 2.—Percentage distribution of children receiving AFDC, by reported presence or absence of specified physical or mental defects, late 1961

Type of condition	Total	Professional opinion		No professional opinion ¹		Un-known
		Child does not have condition	Child has condition	Child does not have condition	Child has condition	
Some visual defect.....	100.0	12.9	3.9	71.2	1.9	10.1
Hearing impairment.....	100.0	13.4	.9	75.2	.6	9.9
Speech defect.....	100.0	13.1	1.0	75.6	.9	9.4
Dental impairment.....	100.0	10.7	4.0	62.8	5.0	17.5
Orthopedic impairment.....	100.0	12.6	1.4	75.3	.8	9.9
Mental retardation.....	100.0	11.6	1.4	74.7	1.3	11.0
Emotional or other nervous disorder.....	100.0	10.8	1.4	72.4	2.0	13.3
Heart abnormality or rheumatic fever.....	100.0	11.6	1.0	73.4	.6	13.5
Other chronic condition.....	100.0	10.9	2.1	69.0	2.2	15.7

¹ Based on worker's observation, mother's statement, or other non-professional evidence.

⁴ Public Health Service, National Office of Vital Statistics, *Vital Statistics of the United States, 1959*, Vol. 1, page 59.

indicating the existence of the specified condition. Adding these cases to those with conditions whose presence was indicated by professional opinion yields the following higher estimates of the prevalence of the specified conditions among the children: dental impairments, 9 percent; some visual defect, 6 percent; emotional or other nervous disorder, 3 percent; mental retardation, 3 percent; orthopedic impairments, 4 percent; speech defects, 2 percent; heart abnormality or rheumatic fever, 2 percent; hearing impairments, 2 percent; and other chronic conditions, 4 percent.

It should be borne in mind that each of these proportions is undoubtedly an underestimate, since the presence or absence of a particular condition was not known for a number of children. The size of the group reported as "unknown" ranged from 9 percent of the children with respect to a speech defect to 17 percent with respect to a dental impairment, and in some of these cases the condition probably did exist. Moreover, for 63-76 percent of the children the report that the condition did not exist was not based on professional opinion. It is likely that in a number of the cases the conditions actually existed, but there had been no professional examination and the conditions went unnoticed.

School Attendance

Of the children aged 6-17 who were receiving aid to families with dependent children (excluding the 6- and 7-year-olds who had been too young to attend school at the beginning of the term and also those children for whom school attendance was not reported), 96.3 percent were attending school. Ninety-six percent of the boys attended school. The reason for nonattendance was physical incapacity for 0.5 percent and mental incapacity for 0.7 percent; 2.8 percent failed to attend school for other reasons. A slightly higher percentage of the girls attended school (96.6 percent), but the reasons for nonattendance were about the same: physical incapacity, 0.5 percent; mental incapacity, 0.4 percent; and other reasons, 2.6 percent.

The reported high level of school attendance is gratifying, but what about the children who do not attend? It is to be expected that a small proportion (1.2 percent in the 1961 survey) of the children would remain at home because of mental or physical impairments that preclude profitable school attendance. The group reported as failing to attend for

some "other reason" was, however, much larger—2.7 percent of all the children. Yet there are no reasons other than physical and mental handicaps that truly justify the failure of children aged 6-17 to attend school.

Earnings

Of all the children aged 13 and over in the assistance families, 5 percent were reported as gainfully employed. They earned an average of \$12 a month.

THE FATHER OF THE CHILDREN

If the children are deprived of the father's support or care, is it because of his death, disability, absence, or unemployment? How many of the fathers are veterans? What are or were their occupations? How much schooling have they had? When the father is disabled, what is the nature of his handicap?

Status of Father

The percentage distributions of the families and children receiving aid to families with dependent children are shown below according to the status of the father in relation to the children's eligibility for assistance.

Father's status	Families	Children in these families	Individual children
Total number.....	910,000	2,733,000	2,733,000
Total percent.....	100.0	100.0	100.0
Dead.....	7.7	6.8	6.9
Incapacitated.....	17.8	21.7	21.4
Absent from the home.....	67.2	62.4	62.6
Divorced or legally separated.....	14.3	12.9	12.6
Separated without court decree.....	8.3	9.0	8.5
Deserting.....	18.4	19.0	18.4
Not married to mother.....	21.2	16.7	18.2
Imprisoned.....	4.2	4.2	4.1
Other reason.....	.6	.6	.6
Unemployed.....	5.1	6.3	6.3
Other status.....	2.2	2.8	2.8

The information in the first two columns of this tabulation is comparable with data obtained in the reports for 1958 and earlier years. In the first column the distribution is made according to the "father's status" in relation to the family as a whole. Where two or more fathers were involved, the

family is classified according to the status of the father of the largest number of children; if the numbers were equal, by the status of the father of the youngest child. In the second column the number of the children in recipient families is distributed according to the status of the father in relation to the family as a whole. In the third column the status of the father of the individual child is used as the basis for the distribution. The distribution in the third column was obtained for the first time in 1961. These data are believed to be the most useful and meaningful presented in the tabulation, since the program is designed for the welfare of children and each child must be individually eligible for assistance on the basis of the criteria established by law.

The data on the status of fathers of individual children may be summarized as follows: Nearly two-fifths of the children were found to be in need because their parents were estranged, with the father having either deserted or been divorced or separated from the mother. More than one-fifth of the children were needy because their fathers had become disabled and were therefore unable to provide support, and almost one-fifth because they were born out of wedlock and had therefore never had a father to support them. Only 1 child in 14 was needy because the father had died, only 1 in 16 because his father was unable to find employment, and only 1 in 24 because the father was in prison. An additional small group of children—less than 1 percent of the total—were in need because the father was absent from the home but for reasons other than those noted above. One child in 36 was deprived of care or support because of the death, disability, absence, or unemployment of the mother and not of the father.

Only 5 percent of the families and 6 percent of the children were receiving aid because of the father's unemployment. The relatively small size of this group of cases resulted in large part from the newness of this phase of aid to families with dependent children. Public Law 87-31, which provided for Federal participation in payments to families in which children were deprived because of the unemployment of the parent, became effective in May 1961. By December 1961 only 15 States had revised their programs of aid to families with dependent children to include such cases, and a number of these States restricted coverage to a small, narrowly defined group of cases.

But for the introduction of the "unemployed-

parent" cases, there was relatively little change in the distribution of families by status of father in the 3 years since the previous survey of aid to families with dependent children, conducted in October-December 1958.

Father's status	AFDC families	
	Oct.-Dec. 1958	Nov.-Dec. 1961
Total number.....	745,000	910,000
Total percent.....	100.0	100.0
Dead.....	11.0	7.7
Incapacitated.....	21.8	17.8
Absent from the home.....	65.4	67.2
Divorced or legally separated.....	13.5	14.3
Separated without court decree.....	8.0	8.3
Deserting.....	18.0	18.4
Not married to mother.....	20.3	21.2
Imprisoned.....	4.6	4.2
Other reason.....	1.1	.6
Unemployed.....	5.1
Other status.....	1.8	2.2

Veteran Status

Among all fathers in families receiving aid to families with dependent children, 25 percent were known to be veterans, 39 percent were known not to be veterans, and the assistance agencies reported that veteran status was unknown for 36 percent. Both the proportion of veterans among the fathers and knowledge of veteran status varied widely with the father's status in relation to the family's eligibility for aid to families with dependent children. Forty-two percent of the unemployed fathers, for example, were reported to be veterans, 53 percent nonveterans, and 6 percent unknown. In contrast, only about a fourth of the absent fathers were reported to be veterans, 29 percent nonveterans, and 45 percent unknown. Only 23 percent of the incapacitated fathers were veterans, 64 percent were nonveterans, and for 13 percent the status was unknown. Among the deceased fathers, 10 percent were reported to be veterans, compared with 59 percent who were nonveterans and 31 percent whose veteran status was unknown.

Occupation

In the following tabulation the "usual occupational class" reported for the fathers in assistance families is compared with the distribution of em-

employed men in the United States in 1960 by occupational group, according to the 1960 Census.

Occupation	Fathers in AFDC families	Employed men in the general population
Total	100.0	100.0
Professional and semiprofessional	.6	10.3
Farm owners, renters, farm managers	1.5	15.5
Proprietors, managers, and officials	.5	10.7
Clerical, sales, and kindred workers	2.3	13.8
Craftsmen, foremen, and kindred workers	6.6	19.5
Operatives and kindred semiskilled and skilled workers	13.9	19.9
Farm laborers, including sharecroppers	10.2	22.8
Service workers	5.6	6.1
Unskilled laborers	33.7	6.9
Never had full-time employment	3.1	
Unknown	22.0	4.6

¹ Includes sharecroppers.
² Excludes sharecroppers.

The two sets of data are not, however, entirely comparable. A large proportion of the fathers in the assistance families were not employed; some, indeed, had never had full-time employment. No occupation was reported for a much higher proportion of these fathers than of all employed men. The definitions of occupational categories may not have been as rigorously followed in the survey of aid to families with dependent children as in the Census of Population. Nevertheless, there is enough similarity in the approaches used to give the two sets of data general comparability.

The survey provides general occupational categories, to the extent that they are known, for the fathers of dependent children, and the Census reports similar categories for all employed men, who are largely representative of the general adult male population of the Nation. If the fathers in assistance families were a "typical" group of adult men, their occupational distribution should be at least roughly similar to that of all employed men. A striking difference is found, however, between the two populations.

Only a very small number of the fathers in assistance families are found in those occupational groups that tend to be associated with high status in the community, high income, and a high amount of education. Only 3 percent were reported as being in "white-collar" occupations, for example, compared with 35 percent of all employed men. Only 7 percent of the fathers in the survey had held the better type of industrial job—"craftsmen, foremen, and kindred workers"—compared with 20 percent of all employed men. At the other extreme, more than one-third (34 percent) of the fathers in assist-

ance families but only 7 percent of all employed men were reported to be unskilled laborers.

INCAPACITATED FATHERS

The preceding discussion related to all fathers in families receiving aid to families with dependent children. In the following paragraphs, one particular group—the incapacitated fathers—is considered. There is generally better information available about this group than about the deceased and absent fathers, since most of the incapacitated fathers were still residing in the home.

Impairments

The percentage distribution of the incapacitated fathers in terms of the nature of their major impairments is as follows:

Diseases of the circulatory system	17.9
Diseases of the bones and organs of movement	15.0
Mental, psychoneurotic, and personality disorders	14.6
Diseases of the nervous system and sense organs	12.2
Impairments resulting from accidents, poisoning, and violence	9.0
Infective and parasitic diseases	7.8
Diseases of the digestive system	7.1
Diseases of the respiratory system	4.6
Allergic, endocrine system, metabolic, and nutritional diseases	2.9
Neoplasms	1.6
Diseases of the genito-urinary system	1.3
All other conditions	6.0

Some of the more common conditions covered by this list of generalized categories are heart disease, arteriosclerosis, arthritis, and intracranial lesions ("stroke"). These and a number of other impairments reported may be classified as degenerative chronic conditions, usually associated with old age. Such chronic conditions probably account for more than half the impairments incapacitating the fathers, but several other types of impairments also are found in sizable groups. They include mental, psychoneurotic, and personality disorders; accidental and violent injury and poisoning; and infective and parasitic diseases (mainly tuberculosis).

Age

Incapacitated fathers in the assistance families tend to be much older than fathers of children under

age 18 in the general population (table 3). In late 1961, they had a median age of 47.4 years, almost 9 years greater than the median age of all fathers (38.6 years). More than 55 percent of the incapacitated fathers were aged 45 and over, compared with only 27 percent of all fathers; 29 percent of the incapacitated fathers but only 6 percent of all fathers were aged 55 and over. Thirty-seven percent of all fathers but only 17 percent of the incapacitated fathers were under age 35. This age distribution is consistent with the earlier finding—that a high proportion of the incapacitated fathers were suffering from chronic degenerative diseases usually associated with advanced age.

Education

Table 4 shows the distribution of the incapacitated fathers in terms of the highest grade of school completed, together with a similar distribution from the 1960 Census for all men aged 25 and over. The information was not reported for 10 percent of the incapacitated fathers.

The data show that the incapacitated fathers are greatly disadvantaged in terms of education, in comparison with the total adult male population of the country. They completed, on the average (median), only 6.0 years of formal schooling, compared with 10.3 years for the total male population. Eighty-three percent had no education beyond elementary school, and half this group—42 percent of the total—had less than 5 years of schooling; fewer than 10 percent of all men in the United

States completed less than 5 years of school. Only 6 percent of the incapacitated fathers but almost 40 percent of the larger population had completed high school. Less than 1/2 of 1 percent of the incapacitated fathers had graduated from college, compared

TABLE 4.—Percentage distribution of all men aged 25 and over in the United States, 1960, and of incapacitated and unemployed fathers in AFDC families, late 1961, by years of schooling completed

Years of schooling completed	Men aged 25 and over in the general population ¹	Fathers in AFDC families			
		Incapacitated		Unemployed	
		Total	With schooling reported	Total	With schooling reported
Total number	47,931,000	162,000	-----	47,000	-----
Total percent	100.0	100.0	100.0	100.0	100.0
Elementary school:					
Less than 5 years ²	9.4	37.9	42.2	10.9	12.2
5-7 years	14.6	21.7	24.1	19.5	21.8
8 years	17.8	15.1	16.8	24.7	27.7
High school:					
1-3 years	18.7	9.7	10.8	26.1	29.2
4 years	21.2	4.1	4.6	7.0	7.8
College:					
1-3 years	8.6	1.1	1.3	.9	1.0
4 years or more	9.7	.2	.3	.2	.3
Unknown	-----	10.2	-----	10.8	-----
Median years completed	10.3	-----	6.0	-----	8.6

¹ Bureau of the Census, 1960 Census of Population, Series PC(1)-IC.

² Includes those who never attended school.

with almost 10 percent of the total male population aged 25 and over.

Why is there this great difference in educational attainment between the incapacitated fathers in the assistance families and adult men in general? Several explanations may be suggested.

1. Some men, becoming incapacitated early in life, have their education interrupted for this reason.

2. Certain groups in the Nation are seriously disadvantaged for one reason or another. Their disadvantages are carried into most if not all aspects of life. In such groups one is likely to find high rates of disability, generally low levels of education, and high rates of dependency. These characteristics tend to coincide in the group receiving aid to families with dependent children.

3. Persons with greater amounts of education are better equipped to avoid becoming incapacitated; they are in less physically taxing forms of occupation, which they can continue to pursue despite some physical impairments; they are more likely to be insured against becoming incapacitated and are therefore less likely to become dependent if they are incapacitated; and they are, in general,

TABLE 3.—Percentage distribution, by age, of heads of families with children under age 18 in the United States, March 1961, and of incapacitated and unemployed fathers in AFDC families, late 1961

Age	Heads of families ¹ with children under age 18 in the general population	Fathers in AFDC families	
		Incapacitated	Unemployed
Total number	23,918,000	162,000	47,000
Total percent	100.0	100.0	100.0
Under 25	6.1	2.3	13.3
25-29	13.6	5.7	18.2
30-34	17.6	8.5	18.8
35-44	35.4	26.3	28.1
45-54	21.2	26.8	15.4
55-64	5.2	19.8	4.4
65 and over	.9	9.0	.1
Unknown	-----	1.5	1.8
Median age	38.6	47.4	34.7

¹ Includes subfamilies. Based on data from the Bureau of the Census, *Current Population Reports*, Series P-20, No. 116.

found to be more easily and quickly rehabilitated after they have been incapacitated.

Undoubtedly all these reasons operate in bringing about the noted differences. The great advantages of education in terms of reducing the probability of public dependency, however, are strongly supported by these data.

UNEMPLOYED FATHERS

Tables 3 and 4 provide significant data in relation to the age and education of unemployed fathers in assistance families.

Age

The unemployed fathers, unlike those who are incapacitated, tend to be relatively young. Their median age, according to the 1961 survey, was 34.7 years, almost 4 years younger than the median of 38.6 years for all heads of families with one or more children under age 18 (table 3). Almost a third were under age 30, and only a fifth were aged 45 and over; of the fathers in the general population, in contrast, only one-fifth were under age 30 and more than one-fourth were aged 45 and over.

The relative youth of the unemployed fathers in assistance families apparently results from the fact that unemployment rates tend to be highest among the youngest adults. Inexperience makes it hard for them to find a job, and lack of seniority makes them the most likely to be laid off when the need for labor declines.

Education

Educational attainment is considerably higher for the unemployed fathers receiving aid to families with dependent children than it is for the generally older, incapacitated fathers, but it is at the same time much lower than that of the general male population aged 25 and over. Median school completion for the unemployed fathers was 8.6 years, compared with 6.0 years for the incapacitated fathers and 10.3 years for the total male population (table 4). Sixty-two percent of the unemployed fathers but only 42 percent of the general male population had completed no more than 8 years of elementary school. Only 9 percent of the unem-

ployed fathers had finished high school, and only 3 in every 1,000 had graduated from college.

Thus, the great majority of the unemployed fathers may be described as "school dropouts." Two-thirds of them went past the seventh grade in school, but less than one-tenth finished high school. Twenty-eight percent of the total dropped out after finishing the eighth grade but before finishing the first year of high school, and 29 percent finished at least 1 year of high school but dropped out of school before graduation.

The relative educational status of the unemployed fathers is actually much worse than these figures indicate, since among adults today youth is generally associated with higher rather than lower educational attainment. The unemployed fathers, being relatively young, would by virtue of their youth alone be expected to have relatively high educational attainment levels.

THE MOTHERS OF THE CHILDREN

Where is the mother of the children, if not in the home with them? The mothers in the home—are they working to help support the children? If not, what are the reasons? How old are the mothers? How much schooling have they had? In what occupations have they worked?

Status of Mother

In 10 percent of the assistance families the children's mother was not in the home. In almost 4 percent of the families the mother was dead, and in about the same proportion she had deserted the children. In less than 1 percent of the families she was in a mental institution or in another type of institution, and in almost 2 percent she was absent for other reasons. The mother was present in the home in nine-tenths of the cases.

Fourteen percent of the mothers were gainfully employed at the time of the report; 5 percent worked full time, and 9 percent part time. Fifty-eight percent were not working outside the home because they were needed in the home to care for their children. Of the others, almost 7 percent were not employed because they had no marketable skills, 6 percent because there was no work available for them, and 12 percent because of physical or mental disabilities. Four percent were not working although none of these factors applied.

Age

Few of the mothers in the families receiving assistance were either very young or very old. Only 3 percent were under age 20, and 16 percent under age 25 (table 5). Only 3 percent were aged 55 and over, and 18 percent aged 45 and over. The median age of the mothers was slightly under 35.

The meaning of these data is shown best when they are related to the population data for all adult women in the United States. Of all women aged 20-54, slightly less than 1 in 50 were mothers in assistance families (table 5). The highest rates (2.4 percent) were those for women aged 25-29 and 30-34; the lowest for women aged 55-64 and for girls aged 15-19. For women over age 34 the rate drops steadily with increasing age to the low point recorded for women aged 55-64.

Schooling

Table 6 shows how the mothers of assistance families compared, in terms of years of school completed,⁵ with all women in the population aged 20-54 in March 1959. As table 5 shows, about 93 percent of the mothers were in this age bracket.⁶

The differences between the mothers in families receiving aid to families with dependent children and women in the general population, in terms of educational attainment, are striking. More than one-third of the mothers, for example, had failed to complete elementary school, compared with less than one-eighth of all women aged 20-54. Fifty-three percent of the mothers but only 24 percent of all women finished no more than 8 years of elementary school. In contrast, 56 percent of the women in the general population had finished high school, but only 16 percent of the mothers had done so. Sixteen percent of all women but only 2 percent of the mothers had completed at least 1 year of college. The median school-completion level for all women was 12.1 years; for the mothers in the assistance families it was only 8.8 years.

⁵ "Years of school completed" was not reported for 14.8 percent of the mothers in the home. Data presented here are based on the assumption that the distribution in terms of years of schooling completed was the same for them as for the mothers whose education was reported.

⁶ It would have been preferable to compare the educational attainment of mothers in families receiving aid to families with dependent children with the attainment of all mothers of children under age 18 in the population, but such data were not available.

TABLE 5.—Percentage distribution of mothers in the home in AFDC families, and percent of all women in each age group receiving AFDC, by age, late 1961

Age	Mothers in AFDC families	
	Number	Percent of all women in the general population ¹
Total number.....	817,000	² 1.8
Total percent.....	100.0	-----
Under 20.....	3.3	³ 4
20-24.....	12.4	1.7
25-29.....	16.7	2.4
30-34.....	18.7	2.4
35-39.....	17.3	2.1
40-44.....	12.8	1.6
45-54.....	14.9	1.1
55-64.....	3.3	.3
65 and over.....	.1	-----
Unknown.....	.5	-----

¹ Excludes Guam, Puerto Rico, and the Virgin Islands. Based on estimated age distribution of women in the United States, late 1961.

² AFDC mothers aged 20-54 in AFDC families as percent of all women in the population aged 20-54.

³ As percent of all women in the population aged 15-19.

When the estimated number of mothers at each educational level is related to the total number of women at the same level, the following estimates are obtained: Of all women in the population aged 20-54 with less than 5 years of schooling, 1 in 14 is the mother in an assistance family; of those who completed 8 years of elementary school but went no farther, 1 in 34 is receiving aid to families with dependent children; and of those who are high school graduates but with no time in college, 1 in 155. Of all women aged 20-54 who are college graduates, only 1 in 1,765 receives aid to families with dependent children.

The relationship here is clear, strong, and un-

TABLE 6.—Percentage distribution of all women aged 20-54 in the United States, March 1959, and of mothers in the home in AFDC families, late 1961, by years of schooling completed

Years of schooling completed	Women aged 20-54 in the general population ¹	Mothers in the home in AFDC families ²
Total number.....	³ 39,292,000	773,000
Total percent.....	100.0	100.0
Elementary school:		
None or less than 5 years.....	3.6	13.7
5-7 years.....	8.5	20.6
8 years.....	11.7	18.9
High school:		
1-3 years.....	20.5	30.8
4 years.....	39.5	14.1
College:		
1-3 years.....	9.8	1.7
4 years or more.....	6.5	.2
Median years completed.....	12.1	8.8

¹ Based on data from the Bureau of the Census, *Current Population Reports*, Series P-20, No. 99.

² Excludes Guam, Puerto Rico, and the Virgin Islands; unknown cases are distributed.

³ Excludes 367,000 women for whom schooling was not reported.

mistakable: The level of dependency on the assistance program drops off greatly as the level of education increases. There is no single, simple reason for this relationship. It is well known, for example, that women with less education tend to have more children than women with more education, but this fact accounts for only a small part of the relationship. Undoubtedly, also, many of the individuals who find themselves unable to cope with social and economic problems of modern life, and, as a result, are in need of aid to families with dependent children, are persons who, as children, had insufficient opportunities and motivation for education. The data strongly suggest that the lack of an adequate education contributes heavily to the inability of these women to cope with their problems without public assistance.

Occupational Status

Among mothers receiving aid to families with dependent children for whom a present or former occupation was reported, more than half were said to be service workers; these were rather evenly divided between private household service workers and others (table 7). Seventeen percent were unskilled laborers, and 8 percent were farm laborers. Ten percent were operatives and kindred semiskilled and skilled workers, and another 10 percent were in the "white collar" occupations—as clerical, sales, and kindred workers; professional and semiprofessional workers; and proprietors, managers, and officials.

TABLE 7.—Percentage distribution of all employed women in the United States, April 1960, and of mothers in the home in AFDC families, late 1961, by occupational class

Occupational class	Employed women in the general population ¹	AFDC mothers in the home ²
Total number.....	21,172,000	773,000
Total percent.....	100.0	100.0
Professional, technical, and kindred workers.....	13.8	.8
Managers, officials, and proprietors, except farm.....	3.9	.2
Clerical, sales, and kindred workers.....	39.8	9.4
Craftsmen, foremen, and kindred workers.....	1.3	.8
Farmers and farm managers.....	.6	.3
Operatives and kindred workers.....	16.3	10.0
Farm laborers and farm foremen.....	1.2	4.7
Service workers, except private household.....	14.2	26.4
Private household service workers.....	8.3	27.5
Unskilled laborers.....	.6	16.9

¹ Persons with "occupation not reported" are distributed. Based on data from the Bureau of the Census, *1960 Census of Population*, Series PC(1)-1C.

² Persons "never employed" or with occupation "unknown" are distributed. Excludes Guam, Puerto Rico, and the Virgin Islands.

³ Excludes sharecroppers.

⁴ Includes sharecroppers.

Again, there is a striking contrast here with the general adult female population. The data chosen for purposes of comparison were those from the 1960 Census on the occupational distribution of all employed women. Among them, nearly three-fifths were "white collar" workers. Only 14 percent, on the other hand, were "service workers, except private household," and only 8 percent were "private household service workers."

The mothers receiving aid to families with dependent children are concentrated heavily in those occupational groups in which requirements for training and education are at a minimum, remuneration is low, turnover is high, and there is little economic security. This finding naturally reflects the finding of generally low educational attainment, noted above. It also underscores the difficulties faced by these mothers as they attempt to achieve economic independence for themselves and their children when the father is out of the picture or is unable to help.

CONCLUSION

The findings from the survey of aid to families with dependent children produce a profile of the recipient population that has countless implications and suggests many more questions concerning the program and the recipients that need to be asked. Some of the more important observations follow.

The recipient population is both large and varied. All kinds of persons are to be found in the program. Thus, it seems that no family that includes children can be sure that events could not make it necessary to fall back on this program for support.

The program is highly selective. Certain groups in the population have a much greater likelihood of needing this type of aid than others. Thus, the recipient rate is highest among the poorly educated, those in low-paid occupations, nonwhite persons, "inner-city" dwellers, and children of elementary-school age.

The recipient population is a changing one. New cases are constantly entering the program while others drop out; the average family has received assistance for only slightly more than 2 years. As the recipients change and the program is broadened, the general character of the recipient population is gradually changing. Thus, cases with deceased or incapacitated fathers are becoming relatively fewer

and the number of broken families and unemployed-parent cases is increasing.

Many of the assistance families have other serious disadvantages. They are members of minority groups, persons with low educational attainment, persons in low-paid occupations, and families with inadequate housing—families, that is, with serious handicaps and needs for services, in addition to being deprived of the care or support of a parent and requiring financial assistance.

There are many hopeful signs. One sign is the rate of movement out of the program as recipients find solutions for or resolutions of their problems. Others are the extent to which the program enables children to continue receiving care from their own parent or another close relative, and the high rate of school attendance reported. All of these hopeful developments should help to free the children when they are adults from some of the serious handicaps under which their parents have lived.

PENSION PLANS

(Continued from page 2)

1962. The legislation (Public Law 87-792) is designed to encourage self-employed persons to establish voluntary pension plans by giving them a tax postponement for income set aside in such plans. The person who sets up a pension plan for himself must also set up a nondiscriminatory pension plan for all his full-time employees who have had more than 3 years of service.

The plans may be funded by contributions made to a trustee, which must be a bank; they may be placed in a bank custodial account and invested in open-end regulated investment companies or in insurance policies; or they may be used to purchase nontransferable annuities, face-amount certificates, or special United States bonds. In addition, local professional or business associations may be used in order to pool separate plans in trustee plans for investment purposes.

The law permits half the contributions made by the self-employed person to a retirement plan and all the interest earned to be deducted from current income for income-tax purposes. The maximum contribution that he can make in his own behalf is 10 percent of annual earned income or \$2,500, whichever is less.

Benefits are not payable before the self-employed person reaches age 59½ or becomes disabled or dies and must begin no later than age 70½. Benefit payments are taxed only on that portion of the original contribution that was tax-free, and at the rate applicable to the self-employed person's income in the year that he receives the benefit payments.

An estimated 7 million self-employed persons, as well as the employees of those who choose to be covered, may benefit from the new law, which is effective for taxable years beginning after December 31, 1962.

TRADE EXPANSION ACT

The Trade Expansion Act of 1962, signed by the President on October 22, 1962, provides for three types of assistance to workers in a firm (or its subdivision) certified as having or threatening to have significant unemployment or underemployment because of import competition. Trade readjustment allowances are payable to workers who meet specified requirements. The allowances are in an amount equal to 65 percent of the individual's average weekly wage or 65 percent of the national average weekly wage in manufacturing, whichever is less, reduced by half of any earnings during the week. Until mid-1963, the maximum will be \$62; the average is expected to be about \$40. Allowances are payable for 52 weeks in the 104 weeks following the worker's separation; additional weeks are available for those aged 60 or over and for workers receiving training.

Eligible workers are to receive the job testing, counseling, training, and placement services available under Federal law. Those placed in training are to receive their trade readjustment allowances, and no cash allowances are to be paid to those who refuse training without good cause. The act provides for paying the worker's transportation to the training site and for a modest subsistence payment while he is away from home, if appropriate training is available only beyond commuting distance.

Relocation allowances are payable to the head of a family who has little or no prospect of suitable reemployment in his home locality and who wants to accept an offer of suitable longterm employment elsewhere. The allowance covers the cost of transportation for the worker, his family, and his household effects and gives him a lump-sum payment (currently about \$230) toward certain other costs involved in a move.