

Children of the Poor

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There is a growing awareness that as the Nation grows richer the dollar gap between average income and the income of our poorest citizens widens. Because prices and standards tend to move with prevailing income, families remaining at the bottom of the heap will be outbid and outspent. When such poverty befalls families rearing children—the citizens of the future—the social consequences reach far beyond the present deprivation. By one crude index of poverty it can be shown that every fourth or fifth family with children under age 18 may have to choose between an adequate diet at minimum cost and some other necessity—they cannot afford both. All told, some 17-23 million youngsters, or from a fourth to a third of all our children, are growing up in the gray shadow of poverty.

WE LIVE in a time of rapid change. The wonders of science and technology applied to a generous endowment of natural resources have wrought a way of life our grandfathers never knew. Creature comforts once the hallmark of luxury have descended to the realm of the commonplace, and the marvels of modern industry find their way into the home of the American worker as well as that of his boss. Yet there is an underlying disquietude reflected in our current social literature, an uncomfortable realization that an expanding economy has not brought gains to all in equal measure. It is reflected in the preoccupation with counting the poor—do they number 30 million, 40 million, or 50 million? Is it still, as in the 1930's, one-third of a nation that is ill-fed, ill-clothed, and ill-housed, or is it now only a fourth or fifth? Shall one point with pride or view with alarm?

There is, of course, no single, simple, answer. The mere fact of income inequality alone need not disturb us, but how to distinguish between the absolute deprivation of poverty and mere lower-than-average income status is still a matter of controversy if not a matter of taste. As the gen-

eral level of living moves upward and expands beyond necessities, the standards of what constitutes an irreducible minimum also change. Furthermore, with the great revolution in expectations and our historic heritage of equal opportunity as a goal, there is concern that the boons of prosperity are withheld from some.

It would be one thing if poverty hit at random, and no one group were singled out. It is another thing to realize that some seem destined to poverty almost from birth—by their color or by the economic status or occupation of their parents. It has become a truism that, in good times and in bad, certain groups lag behind in the long-term upswing of our economy. Prominent among these are the aged, the families headed by a woman, and minority groups—particularly the Negro.

Year after year the same kinds of people continually appear at the bottom of the income pyramid. In 1961, for example, of the families in the lowest income group (the lowest 20 percent) almost a third were aged families, a fourth were broken families (usually headed by a woman) and a fifth were nonwhite—proportions identical with those in 1951.

When yet another measure is used, the perennial plight of the disadvantaged is seen as even more severe. It has always been true in our society that economic well-being rests on earning power. Public support programs are generally for those unable to work or deprived of the earnings of the relative on whom they could expect to rely. But opportunities for work are no longer what they were. In yesterday's world, jobs paid better if one was trained, but even an untrained worker could find a place and expect that in time his earnings would improve along with his skill. The highly educated man did better, but his numbers were few and even for him the starting salary was often low.

Today in large measure an automated economy demands an increasingly productive and skilled labor force. Jobs ask more and pay more from the outset, and the unskilled worker cannot hope to better himself much: He will remain, as he started, in a low-paid job, if indeed he has a job at all.

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As a result, the composition of the group we call our poor is changing too. Once it included not only those able to earn little or nothing but a fair number who would eventually improve their lot. As the higher education and the increased skills called for in many modern-day jobs upgrade our labor force more and more, the ranks of the poor seem to be reserved for those families with heads not able or not permitted to qualify for the better-paying jobs—the retired, the women, and the nonwhites.

More and more, such families will see themselves and their counterparts comprising the dwindling number with low dollar income while the general average climbs farther out of their reach. This segregation of the pocketbook can be illustrated by comparing families having less than \$3,000 today and those of a decade ago, bearing in mind that this amount now is about half the average for all families but in 1951 represented four-fifths of average income. Only 1 out of every 5 families now has income this low, compared with 1 in every 3 then. Yet today more of these families are headed by a nonwhite or an aged person or by a woman, as the following figures show.

Type of head	Families with less than \$3,000			
	Number (in millions)		Percent	
	1961	1951	1961	1951
Total.....	9.9	14.5	100	100
Aged head.....	3.3	3.3	33	23
Female head.....	2.3	2.5	23	17
Nonwhite head.....	2.1	2.5	21	17

Some families, of course, bear more than one of these stigmas. The low incomes of the aged are receiving much attention in existing and proposed programs. The broken families and nonwhite poor harbor a disadvantaged group from the other end of the age spectrum—children under age 18. By almost any standard of adequacy the number of children underprivileged by too low income is as large as or larger than the total aged population. And many of the children are not subject to help from existing programs to combat poverty.

Our population today includes about 66 million children under age 18, distributed among some 27.5 million families. In 1961 the median income for these families ranged from \$5,905 for those

TABLE 1.—Median money income in 1961 of families with own children under age 18 and families with related children under age 18

Number of children	Families with 1 or more—			
	Own children ¹		Related children ¹	
	Number (in thousands)	Median income	Number (in thousands)	Median income
Families, total.....	26,224	\$6,010	27,600	\$5,950
1 child.....	8,321	6,000	8,896	5,905
2 children.....	8,010	6,235	8,353	6,185
3 children.....	5,049	6,260	5,227	6,235
4 children.....	2,679	5,835	2,775	5,760
5 children.....	1,072	5,195	1,149	5,240
6 or more.....	1,093	4,855	1,200	4,745
Children, total.....	62,655	-----	65,805	-----

¹ Own children under age 18 include never-married sons, daughters, stepchildren, or adopted children of the family head; related children include these and any other never-married family members under age 18 and related to the head by blood, marriage, or adoption.

Source: Data for families with own children derived from tabulations from the *Current Population Survey*, March 1962, made by the Bureau of the Census for the Social Security Administration; for families with related children, from *Current Population Reports: Consumer Income*, P-60, No. 39, February 1963. The figures in this and the following tables are estimated from a sample survey and therefore are subject to sampling variability. For discussion of nature and extent of variability, see the publication cited.

with one child to \$4,745 among the million or so with six or more children.¹

Some of these families, and significantly more of the larger ones, live on farms; their housing and a considerable portion of their food are thus obtained as part of an ongoing business operation and need not be met out of net money income. Farm families, however, like those in cities, purchase much of their family living. In both places the wherewithal to do so decreases rather than increases with additional family members to support.

The Bureau of the Census data on income by number of children customarily refer to all children who are related to the family head—that is, all “related” children under age 18, regardless of their relationship to the head. Much of the discussion in this article centers on “own” children only—that is, never-married sons, daughters, adopted children, or stepchildren of the family head. Table 1 compares the incomes of the families of the “own” children with those of all families with “related” children. For most purposes, the two sets of figures are interchangeable.

Today’s average incomes represent one more step in the continuing uptrend in real income of the American population since the end of World

¹ Bureau of the Census, *Current Population Reports*, Series P-60, No. 39, February 1963.

War II. But even in the midst of plenty many children are growing up in families with incomes so low to provide for them properly. The estimated number of such families can be varied almost at will, but if there is no consensus on the standard, there can be no doubt that, whatever the definition of income inadequacy, a large number of families will be below it. We can also predict with high degree of certainty what kinds of families they will be. Current Census data suggest, for example, that low-income status is unduly concentrated among the relatively small number of families with a mother and children but no father in the home. These families are seldom found on farms where they would benefit from home-produced food and farm-furnished housing (tables 2 and 3).

The children in nonwhite families are also over-represented in the roster of the poor, and, as would

TABLE 2.—Income in 1961 of husband-wife families with own children under age 18 among all families in the United States and among families living on farms

Total money income	Families with specified number of own children						
	Any	1	2	3	4	5	6 or more
All families							
Total number (in thousands).....	23,748	7,313	7,362	4,637	2,478	975	983
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$1,000.....	2.5	2.5	2.1	2.4	2.5	4.6	5.4
\$1,000-\$1,999.....	3.5	3.5	2.7	2.8	3.8	5.8	8.4
\$2,000-\$2,999.....	6.1	6.7	4.9	5.0	6.6	9.7	10.8
\$3,000-\$3,999.....	8.5	8.5	8.1	7.7	10.1	9.8	10.3
\$4,000-\$4,999.....	11.1	10.7	11.1	10.9	10.9	13.5	12.1
\$5,000-\$5,999.....	14.4	13.4	14.7	14.5	15.2	14.5	17.4
\$6,000-\$6,999.....	12.3	11.3	13.5	12.7	11.5	12.3	10.0
\$7,000-\$7,999.....	11.2	11.2	10.8	12.0	13.8	6.2	8.0
\$8,000-\$9,999.....	13.5	14.1	15.0	12.5	11.9	11.2	8.0
\$10,000 and over.....	17.0	18.2	16.9	19.4	13.6	12.5	9.5
Median income.....	\$6,315	\$6,415	\$6,475	\$6,530	\$6,080	\$5,455	\$5,170
Families with head year-round full-time worker:							
Percent of total.....	75.5	73.9	77.6	77.3	75.3	69.2	70.6
Median income.....	\$6,890	\$7,115	\$6,925	\$6,985	\$6,785	\$6,035	\$5,620
Rural-farm families							
Total number (in thousands).....	1,795	479	482	329	201	129	175
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$1,000.....	13.4	12.6	13.6	11.4	11.7	17.6	17.4
\$1,000-\$1,999.....	13.1	13.1	10.6	11.5	20.0	13.9	15.9
\$2,000-\$2,999.....	15.1	18.3	12.8	14.5	13.7	15.8	15.2
\$3,000-\$3,999.....	14.4	16.0	13.6	12.2	18.6	9.3	15.9
\$4,000-\$4,999.....	10.0	7.1	12.6	12.2	7.5	6.5	12.9
\$5,000-\$5,999.....	11.4	10.7	12.5	9.5	9.0	20.4	9.1
\$6,000-\$6,999.....	6.8	6.8	7.2	9.2	4.8	5.6	3.8
\$7,000-\$7,999.....	5.2	5.8	5.6	6.9	2.1	2.8	4.5
\$8,000-\$9,999.....	4.3	3.1	6.1	5.0	6.9	2.8	-----
\$10,000 and over.....	6.2	6.5	5.3	7.6	5.5	6.5	5.3
Median income.....	\$3,550	\$3,395	\$3,940	\$4,050	\$3,300	\$3,285	\$3,110

Source: Tabulations from the *Current Population Survey*, March 1962, made by the Bureau of the Census for the Social Security Administration.

be expected, children in a family whose head is not employed the year round must get along on far lower incomes than children in other families.

THE CHILD POPULATION

In 1962, if the same relationship held as at the time of the Decennial Census 2 years earlier, 87 percent of the 66 million children under age 18 were living with both their parents, about 10 percent with only one parent, usually the mother, and the remaining few with other relatives, in institutions, or in foster homes. Nonwhite children were much less likely to have the benefit—both economic and otherwise—of a normal parental home, with 1 in every 3 living with only one parent, in contrast to only 1 in 10 of the white children. Nonwhite women are more than three times as likely to have their marriages disrupted as white women, and more often by separation than by divorce.²

TABLE 3.—Income in 1961 of all families with female head with own children under age 18

Total money income	Families with specified number of own children				
	Any	1	2	3	4 or more
All families					
Total number (in thousands).....	2,225	871	577	386	391
Percent.....	100.0	100.0	100.0	100.0	100.0
Under \$1,000.....	22.2	18.7	23.1	22.7	28.4
\$1,000-\$1,999.....	21.7	20.7	21.1	22.1	24.8
\$2,000-\$2,999.....	18.1	19.0	15.3	20.2	17.7
\$3,000-\$3,999.....	12.3	11.0	10.2	17.3	13.7
\$4,000-\$4,999.....	10.6	11.9	11.1	9.0	8.3
\$5,000-\$5,999.....	5.5	7.1	7.0	1.8	3.2
\$6,000-\$6,999.....	3.2	3.2	5.1	1.8	1.8
\$7,000-\$7,999.....	2.3	2.8	1.9	2.2	1.8
\$8,000-\$9,999.....	1.9	1.8	3.2	1.4	.4
\$10,000 and over.....	2.2	3.7	1.9	1.4	-----
Median income.....	\$2,320	\$2,535	\$2,385	\$2,255	\$1,860
Families with head year-round full-time worker:					
Percent of total.....	25.8	33.7	25.8	18.7	14.3
Median income.....	\$3,875	\$3,970	\$4,385	(¹)	(¹)

¹ Median not shown where base is less than 100,000.

Source: Tabulations from the *Current Population Survey*, March 1962, made by the Bureau of the Census for the Social Security Administration.

The divorced or widowed mother is more likely to have formal financial support arrangements for herself and the children than the mother in a family that breaks up for other reasons. In the

² Paul C. Glick, *Marriage Patterns by Size of Place* (presented at the annual meeting of the Population Association of America, May 1962).

TABLE 4.—Income in 1961 of husband-wife families with own children under age 18, by race

Total money income	Families with specified number of own children				
	Any	1	2	3	4 or more
White families					
Total number (in thousands)	21,815	6,792	6,925	4,310	3,788
Percent	100.0	100.0	100.0	100.0	100.0
Under \$1,000	2.1	2.1	1.7	2.2	2.7
\$1,000-\$1,999	2.7	3.0	2.3	2.2	3.8
\$2,000-\$2,999	5.0	6.0	4.0	4.0	6.0
\$3,000-\$3,999	7.9	7.9	8.0	6.7	9.2
\$4,000-\$4,999	10.9	10.6	11.2	10.6	11.2
\$5,000-\$5,999	14.8	13.9	14.8	15.1	16.4
\$6,000-\$6,999	12.9	11.7	13.9	13.2	12.6
\$7,000-\$7,999	11.6	11.4	11.2	12.4	11.7
\$8,000-\$9,999	14.1	14.5	15.3	13.2	12.3
\$10,000 and over	17.9	18.9	17.5	20.3	14.0
Median income	\$6,510	\$6,555	\$6,575	\$6,695	\$6,055
Families with head year-round full-time worker:					
Percent of total	77.1	75.1	78.7	78.5	76.3
Median income	\$7,000	\$7,190	\$6,995	\$7,100	\$6,600
Nonwhite families					
Total number (in thousands)	1,933	521	437	327	648
Percent	100.0	100.0	100.0	100.0	100.0
Under \$1,000	6.8	7.0	6.6	4.4	8.3
\$1,000-\$1,999	11.2	9.9	9.6	10.4	13.8
\$2,000-\$2,999	18.4	15.9	17.7	17.8	21.2
\$3,000-\$3,999	15.1	15.0	11.4	21.1	14.8
\$4,000-\$4,999	13.2	12.9	8.4	16.6	15.1
\$5,000-\$5,999	9.9	7.5	14.3	5.6	10.9
\$6,000-\$6,999	5.9	5.4	8.1	6.7	4.3
\$7,000-\$7,999	6.2	8.0	4.8	6.3	5.6
\$8,000-\$9,999	6.4	9.1	10.7	3.2	2.9
\$10,000 and over	6.9	9.4	8.7	7.9	3.3
Median income	\$3,895	\$4,140	\$4,560	\$3,670	\$3,540
Families with head year-round full-time worker:					
Percent of total	58.4	58.0	60.7	62.7	54.9
Median income	\$4,610	\$5,200	\$5,485	\$4,250	\$4,195

Source: Tabulations from the *Current Population Survey*, March 1962, made by the Bureau of the Census for the Social Security Administration.

1960 Census, three-fifths of the white mothers with children under age 18 and no father in the home were divorced or widowed; only 2 percent said they had never been married. By contrast, only one-third of the nonwhite mothers without a husband claimed that they were divorced or widowed, and 1 in 8 said they were never married to the father of their children.

These figures include the large number of mother-child groups counted in the Census as subfamilies (rather than families) because they lived in the home of a related family rather than in their own household. More than 1 in 5 of all mother-child units in 1960 lived as a subfamily.³

³ U. S. Census of Population: 1960, Final Report, PC(1)-1D, table 185.

TABLE 5.—Income in 1961 of families with female head with own children under age 18, by race

Total money income	Families with specified number of own children				
	Any	1	2	3	4 or more
White families					
Total number (in thousands)	1,654	704	443	282	225
Percent	100.0	100.0	100.0	100.0	100.0
Under \$1,000	22.2	16.1	22.9	23.5	39.1
\$1,000-\$1,999	16.3	16.7	17.1	14.9	14.9
\$2,000-\$2,999	17.5	19.6	13.3	21.5	14.3
\$3,000-\$3,999	12.8	11.8	12.1	17.4	11.8
\$4,000-\$4,999	14.3	14.5	13.9	11.8	9.9
\$5,000-\$5,999	7.1	8.7	8.6	2.6	4.3
\$6,000-\$6,999	3.5	3.5	5.1	2.6	1.9
\$7,000-\$7,999	2.9	3.5	2.5	1.5	3.1
\$8,000-\$9,999	2.2	2.3	2.9	2.1	.6
\$10,000 and over	2.3	3.5	1.6	2.1	-----
Median income	\$2,675	\$2,875	\$2,815	\$2,580	\$1,750
Families with head year-round full-time worker:					
Percent of total	27.5	35.4	26.9	20.1	12.4
Median income	\$4,285	\$4,310	\$4,590	(¹)	(¹)
Nonwhite families					
Total number (in thousands)	571	167	134	104	166
Percent	100.0	100.0	100.0	100.0	100.0
Under \$1,000	22.2	28.7	23.5	22.2	13.8
\$1,000-\$1,999	37.1	36.0	34.7	39.5	38.8
\$2,000-\$2,999	19.5	17.6	21.4	17.3	21.6
\$3,000-\$3,999	11.4	8.0	5.1	17.2	16.3
\$4,000-\$4,999	3.0	2.2	2.0	1.2	6.0
\$5,000-\$5,999	.9	.7	1.0	-----	1.7
\$6,000-\$6,999	2.3	2.2	5.1	-----	1.7
\$7,000-\$7,999	.5	-----	-----	2.5	-----
\$8,000-\$9,999	.9	-----	4.1	-----	-----
\$10,000 and over	2.1	4.4	3.1	-----	-----
Median income	\$1,665	\$1,465	\$1,730	\$1,470	\$1,920
Families with head year-round full-time worker:					
Percent of total	22.1	27.6	-----	-----	17.9
Median income ¹	\$2,338	-----	-----	-----	-----

¹ Median not shown where base is less than 100,000.
Source: Tabulations from the *Current Population Survey*, March 1962, by the Bureau of the Census for the Social Security Administration.

A rise in the marriage disruption rate could signify a breakdown in family stability or an increase in the emancipation of women. In any case it is likely to be accompanied by lower family income. Despite the resulting economic disadvantage, among both white and nonwhite families there is a growing number headed only by a mother. By 1960 the total was 7½ percent of all families with own children rather than the 6 percent of 10 years earlier. By March 1962 the mother-child families represented 8½ percent of all families with own children.

Judged by the 1960 Census, young mothers who are themselves family heads may have more children than young women living with a husband. Nearly one-third of all nonwhite women under

age 35 who were family heads had four or more children, compared with a fourth of the wives of men under age 35. For white women in this age group, 1 in 7 of the family heads had at least four children but only 1 in 9 of the women married to a family head under age 35.⁴ Until additional information is available, one can only speculate on the possible relationship between too many children, too little family income, and marriage disruption. Among broken families as among two-parent families, the larger ones are more often found among those with lower incomes.

INCOME OF FAMILIES WITH CHILDREN

On the average, in 1962 the mother raising her children alone had the same number to look after as the mother sharing family responsibility with a husband, although she usually had about 40 percent as much income to do it on. The nonwhite family, though larger, had lower income than the white, as the figures below (from tables 4 and 5) show:

Family status	Median income, 1961	Children per family
White:		
Husband-wife.....	\$6,510	2.4
Mother only.....	2,675	2.1
Nonwhite:		
Husband-wife.....	3,895	3.0
Mother only.....	1,665	2.8

Only 1 in 13 of the husband-wife families with children, and even fewer of the broken families (3 percent) had the advantage, in terms of income, of living on a farm. The 2.2 million non-farm families composed of a mother and her children under age 18 included 5 million "own" children in 1961. Half of these units had less than \$2,340 to live on for the year. Four out of every 10 had less than \$2,000. What is even more significant is the consistent drop in income as the number of children increased:

⁴ In a paper entitled "Characteristics of Other Families," given at the Population Association of America meeting in April 1963, John C. Beresford and Alice Rivlin reported a cumulative fertility rate one-fourth greater among women who were mothers in 1960 but no longer living with a husband than among those still living with a husband.

Number of own children	Mother-child families	Husband-wife families
1.....	\$2,550	\$6,625
2.....	2,390	6,615
3.....	2,345	6,680
4.....	1,860	6,305
5.....		5,740
6+.....		5,515

Families headed by a woman include on the average one more person in addition to the mother and her own children (0.8 adult and 0.2 child), and it is likely that the relatively few units with incomes of \$5,000 or more include other adults who contribute their income to swell the family exchequer. By contrast, husband-wife families include on the average only 0.04 related children in addition to their own, and only 0.2 additional adults.⁵

There is no information on the income of the more than one-half million mother-child units living as a subfamily in a household headed by a relative. Judged by the data for 1956, these family units have even less money of their own than the mother-child groups who do not share a relative's home. At that time the subfamilies of mothers and children reported median income of \$995 for the year, less than three-fifths the median (\$1,770) for the other mother-child groups. The subfamilies average only one-half child less per unit, hardly enough to make up for the difference in income. In some cases, to be sure, the subfamily may share in the income of the family with whom it makes its home, and in others it is the subfamily income that helps out the family.

The difference in income between husband-wife families with children and similar subfamilies is also great (medians for 1956 of \$5,025 and \$3,650, respectively), but the number of such subfamilies is small. The chances are 16 times as high for a mother-child unit as for a unit including a mother and father to live as a subfamily in the home of relatives; this fact in itself denotes the disadvantages faced by a mother raising her children alone.⁶

⁵ Unpublished tabulations purchased by the Social Security Administration from the Bureau of the Census show that 3 in every 10 mother-child families in 1956 had relatives in the home, ranging from 32 percent when there was only one child to 21 percent when there were five or more children. Among families with both father and mother present, only 2 in every 10 included relatives.

⁶ U. S. Census of Population: 1960, Final Report, PC(1)-1D, table 185.

Of the nearly 1 million subfamilies with own children in 1960, more than half were headed by a mother. All told, 1.7 percent of all family groups consisting of both parents and their children under age 18 were subfamilies, compared with 27.2 percent of the units consisting of a mother and her children under age 18.

Estimated Incidence of Poverty

A crude criterion of income adequacy—that the low-cost food plan priced by the Department of Agriculture in January 1962 represents no more than one-third of total income—consigns about 71 percent of the mother-child families to low-income status. Even the use of the Department's economy plan, estimated to cost about 20 percent less than the low-cost plan, leaves at 61 percent the proportion of the mother-child families who must devote to food more than \$1 out of \$3 to get a nutritious diet.

TABLE 6.—Number of families with own children under age 18 in low-income status and number of children in these families, by poverty status ¹

[In thousands]

Residence and presence of parents	Families with own children ¹			Own children in families ²		
	Total	Poor by low-cost diet	Poor by economy diet	Total	Poor by low-cost diet	Poor by economy diet
Total number.....	26,227	6,936	4,805	62,655	21,996	15,859
Mother and father.....	23,748	5,256	3,375	57,109	17,481	11,725
Mother only.....	2,225	1,578	1,355	5,108	4,333	4,012
Father only.....	254	102	75	438	182	122
Nonfarm, number.....	24,349	6,237	4,239	57,425	19,634	13,932
Mother and father.....	21,953	4,610	2,854	52,072	15,202	9,886
Mother only.....	2,163	1,536	1,320	4,951	4,268	3,962
Father only.....	233	91	65	402	164	104
Farm, number.....	1,878	699	566	5,230	2,362	1,927

¹ Families designated poor if total money income in 1961 was less than three times the cost of an adequate diet in terms of (1) a low-cost food plan and (2) an economy plan. For the low-cost criterion, cost of an adequate diet was estimated for each family size on the basis of food quantities for adults and children at January 1962 prices as suggested by the Department of Agriculture for obtaining an adequate diet at low cost. A dollar total of four-fifths of this low-cost estimate was taken as the cost of the more restricted but still adequate diet suggested in the economy plan to estimate the number of families for whom the purchase of even the less expensive economy diet would require over one-third of money income.

For farm families, who raise some of their own food, the purchased portion of an adequate diet was assumed to be 60 percent of that of a nonfarm family of similar composition. See Department of Agriculture, Agricultural Research Service, *Family Food Plans and Food Costs*, Home Economics Research Report No. 20, November 1962, and Household Food Consumption Service, *Food Consumption and Dietary Levels of Households in the U.S.*, Spring 1955, ARS 62-6, August 1957.

² Sons, daughters, stepchildren or adopted children of the family head only; excludes children otherwise related to family head and all children living in subfamilies.

Source: Estimates derived from special tabulations of the *Current Population Survey*, March 1962, made by the Bureau of the Census for the Social Security Administration, and from food plans and food costs published by the Agricultural Research Service of the Department of Agriculture.

The proportion of income that must be used for food has long been regarded as an indicator of the standard of living. Commonly, high-income families spend more dollars for their food than low-income families but nevertheless use up a smaller share of total income in doing so; they thus have relatively more money free for other things. Recent studies of food consumed by families in the United States showed that, on an average, the expenditures for food came to one-third of family money income (after taxes) for both farm and nonfarm families. Poorer families generally devoted more than one-third of income to food, and those better off used less of their income in this way.⁷

The food plans of the Department of Agriculture suggest quantities and types of food that meet desirable nutritional goals and at the same time conform to the common food preferences of American families. Their low-cost food plan has long been used as a guide for families who must watch food expenses because of low income or who choose to do so for other reasons. The economy plan at even lower cost, recently issued by the Department, still will provide adequate nutrition. Though not every family spending as much as these plans will automatically choose the foods that make up an adequate diet, a family spending less is not likely to end up with food meeting recommended nutritional goals. The economy and low-cost food plans are by no means subsistence diets, but they do assume that the housewife will be a careful shopper, a skillful cook, and a good manager who will prepare all the family's meals at home. There is no additional allowance for snacks or the higher cost of meals away from home or meals served to guests. Nor is there extra allowance for the ice-cream vendor or the soda pop so often a part of our children's daily diet. According to recent surveys, the average family, unless restricted by lack of income, is likely to spend considerably more than the low-cost plan or the economy plan suggests.

Having a father in the home by no means guarantees income adequacy. Among nonfarm husband-wife families the proportion bringing up their children on income too low to permit ade-

⁷ The Census distributions relate to income before rather than after taxes. This timing should not affect the relationship for low-income families, many of whom are not subject to tax.

quate living ranges from 13 percent to 21 percent—3-5 million families in all. The exact number depends on whether one chooses the low-cost or the economy food plan as the frame of reference.

There are few farm families composed of a mother and her children under age 18. But of the 1¾ million farm families in which young children live with both parents, a food-income relationship similar to that for the nonfarm families⁸ designates 29-36 percent as being in low-income status. In sum, for all families with one or more own children under age 18, irrespective of where they lived, it is estimated that at least 4¾ million, and perhaps as many as 7 million—18-26 percent—had incomes so low in 1961 that to buy the food needed for an inexpensive but adequate diet might well mean doing without other necessities (table 6).

Because larger families tend to have incomes less nearly adequate for their needs than other families, the proportion of children in poverty status is even higher than the proportion of families. It ranges from 25 percent to 35 percent, depending on whether one uses the economy diet or the low-cost food plan as the criterion. As of March 1962, if allowance is made not only for own children but for related children, most of whom are in subfamilies,⁹ it is found that 17-23 million children are subject to the hazards of insufficient family funds. Even with the minimum estimate of 17 million, there would be 1 poor child under age 18 for nearly every person aged 65 or older.

The criteria used for classification are admittedly crude. Some persons will deem them too generous, others too stringent. Other criteria could be applied with much the same result. The income cut-off point at which no Federal income tax is required, for example, yielded an estimate for 1959 of 16 million children in low-income

status, or 1 in every 4.¹⁰ Recent estimates of the number of persons of all ages with inadequate income have varied from 1 in every 5 to nearly 1 in 3.

Because of the diversity of conditions in this large country, and in acknowledgment of the differences in needs even among families similar in composition, one usually must select a procedure to maximize either specificity or validity. The method chosen may fail to do either, it will almost never do both. Thus one may elect to be so conservative that any family identified as poor will be unquestioningly acknowledged as such but others almost as bad off will not be counted. Or one can set such standards that no one truly poor will be missed in the screening process, but a number of others not truly in low-income status will be caught in the sieve as well. In the present instance the two estimates may well typify the two extremes, ranging from those undeniably in poverty status to those who risk deprivation because income is uncomfortably low.

By way of suggesting the level of living implied by the present approximation, the income required for a husband, wife, and two children not on a farm would be \$3,165 by the more conservative measure, or \$3,955 by the more liberal. The mother-and-two-child family, with allowance for the additional relative assumed to be living with the family, would require \$2,945 or \$3,680.

Some Factors Associated with Low Incomes

The 2¼ million families composed of a mother and her children today represent only one-twelfth of all families with children, yet they make up more than a fourth of all families classified as poor. Together with the 510,000 mothers who are currently living with their children as a subfamily in the home of a relative and who are even poorer, they are raising more than 6 million children. More than a fourth of these families are nonwhite, —a reflection of the fact already cited that nonwhite children are more likely than white children to be brought up without a father. Of the families

⁸ The 1955 Department of Agriculture Food Consumption Survey found that, in terms of what it would cost to buy, 40 percent of the food used by farm families came from the home farm or garden. The purchased food, like that of the nonfarm families, averaged one-third of money income.

⁹ As a working approximation, in the absence of current income data, the same proportion of children in subfamilies have been assumed in poverty status as the proportion of own children in families. The total number of children in subfamilies was estimated at 1.8 million, of whom 895,000 were living with the mother only, 725,000 with both parents, and close to 125,000 with the father only.

¹⁰ Lenore A. Epstein, "Some Effects of Low Income on Children and Their Families," *Social Security Bulletin*, February 1961.

of children with both parents present, only 1 in every 12 is nonwhite.

When the statistics for white and nonwhite families are taken separately, they show, as expected, that the nonwhite families fare worse. Even the white mother raising her children without a father in the home usually does so, however, on a limited income. The median income was \$2,675 for the white families and \$1,665 for the nonwhite, but the nonwhite mothers had, on the average, nearly three children each and the white mothers slightly more than two.

Nonwhite families in general, despite their smaller incomes, are considerably larger. Three out of every 5 mother-child families with six or more children are nonwhite, but only 1 out of 5 among those with one child. A fourth of the husband-wife families with six or more children are nonwhite, in contrast to 7 percent of those with a single child.

The figures suggest, for both white and nonwhite families, that it is the poor who have more children—not that the family is poor because it has children.

Despite recent advances in school enrollment, in 1960 the mothers in broken families generally reported little education. Nonwhite mothers had considerably less; more than one-third had not

finished the eighth grade, twice the proportion among the white mothers.

Finally, the nonwhite mother is somewhat less likely to work year round and full time, and when she does she earns much less than the white mother who works all year. The difficulty a mother has in raising children alone if she cannot hold down a regular full-time job is poignantly suggested by the figures in table 7. Women's earnings generally average less than men's, and those who must adapt their work schedule to the demands of child care find income markedly reduced. Two-fifths of the white mothers who did not work year round in 1961 and one-half of the nonwhite mothers had weekly incomes of less than \$30.00 in 1961. As though to compound this handicap, the mothers without a full-time job were likely to have larger families to care for.

INCOME-SUPPORT PROGRAMS

Some of the mother-child families may be receiving aid from public programs, but those who must depend on them exclusively are likely to find themselves in low-income status. The public programs specifically designed to aid families that can no longer count on a father's earnings are old-age, survivors, and disability insurance and aid to families with dependent children. (A number of mothers and children also receive payments under Veterans Administration programs.)

The old-age, survivors, and disability insurance program cares for children with father dead or permanently disabled. It pays benefits without a means test, in amounts related to the father's previous earnings. Currently 2½ million children and their mothers are receiving payments under this program. In December 1961, benefits went to about 55 percent of all family groups consisting of a widowed mother and children and to 70 percent of all paternal orphans under age 18. An additional 80,000 widowed mothers could have been receiving benefits were it not for their earnings. The children of a deceased worker continue to receive their benefits even if their mother, through remarriage or because of her own earning capacity, no longer needs her benefit.

The amounts paid are not large, but they are, on the average, substantially better than those payable under public assistance in many States.

TABLE 7.—Income in 1961 of families with own children under age 18, by race and work status of family head

Total money income	Husband-wife families				Families with female head			
	White		Nonwhite		White		Nonwhite	
	Head year-round full-time worker	Other	Head year-round full-time worker	Other	Head year-round full-time worker	Other	Head year-round full-time worker	Other
Total number of families (in thousands).....	16,819	4,996	1,129	804	455	1,199	126	445
Number of own children per family.....	2.4	2.4	2.9	3.0	1.7	2.3	2.3	3.0
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$1,000.....	1.4	4.7	4.6	10.9	.7	29.2	6.7	26.4
\$1,000-\$1,999.....	1.5	7.1	0.8	17.9	5.3	21.3	30.3	37.6
\$2,000-\$2,999.....	2.9	11.1	12.8	24.4	17.0	17.4	23.6	18.6
\$3,000-\$3,999.....	5.9	12.9	15.5	15.1	21.7	10.7	20.2	9.6
\$4,000-\$4,999.....	9.3	14.6	15.0	10.8	20.0	9.7	2.2	3.4
\$5,000-\$5,999.....	15.1	14.2	12.0	7.2	12.3	4.7	1.1	.9
\$6,000-\$6,999.....	13.9	10.5	8.1	3.2	8.3	1.8	4.5	1.9
\$7,000 and over.....	50.0	24.8	25.3	10.6	14.7	5.2	11.2	1.6
Median income.....	\$7,005	\$4,975	\$4,610	\$2,850	\$4,285	\$1,980	\$2,340	\$1,540

Source: Derived from tabulations of *Current Population Survey*, March 1962, by the Bureau of the Census for the Social Security Administration.

A widowed mother and two or more children currently receive family benefits that average between \$180 and \$190 a month. Survivor families of three or more children, when the mother is not herself drawing benefits, receive an average of \$160; the average is \$125 when there are only two children. These amounts would hardly provide gracious living if they were the sole source of income.

With 9 out of 10 workers now covered by the Federal insurance program, the chances are almost that high that, when a father dies today (or becomes disabled), his child will be able to count on some regular income until he reaches age 18. On the other hand, for children bereft of support because the father and mother separate, divorce, or were never married—a much more common family crisis—the possibility of support under a public program is much more limited.

The program of aid to families with dependent children, which is the most applicable to this group, currently makes payments on behalf of children in nearly a million families. Three out of every 4 of these families have no father in the home. At the end of 1961, payments were going to some 625,000 families with no father in the home—less than half the total estimated to be in need, and possibly not more than 4 in 10. To the extent that eligibility for participation in surplus-food-distribution or food-stamp programs is related to eligibility for public assistance, many of the needy mother-child families who receive no assistance may be barred from these also.

A recent University of Michigan study, with a more complex definition of poverty, arrived at a similar estimate.¹¹ The authors calculated that public assistance went to less than a fourth of all families defined as poor during 1959, and to 38 percent of those poor families composed of one parent and young children.

It may be worth noting that, although only 625,000 mother-child families were receiving aid to families with dependent children at the end of 1961, there were then about 900,000 mother-child families in which the mother did not work full time throughout the year and family income totaled less than \$2,000 (table 7).

¹¹ James N. Morgan and others, *Income and Welfare in the United States*, McGraw-Hill Book Company, 1962, page 216.

With the low standards for aid to families with dependent children prevailing in many States, dependence on that program for support is in itself likely to put the recipient family in low-income status. Fifty percent of all payments of aid to families with dependent children go to family units of four or more, but only 29 percent of all the recipient families in the country draw \$150 or more a month. Many States have limits on the maximum payment under aid to families with dependent children, and nine States will pay no more than \$155 a month regardless of need. The average payment per family as reported in a study late in 1961 was only \$112.¹²

Admittedly, some families have income from other sources besides aid to families with dependent children—income usually taken into account in figuring the size of their monthly assistance payment. The 1961 study indicates that the assistance payments represent four-fifths of the aggregate income of all recipient families. About every other family on the assistance rolls (45 percent) had some additional income (including income in kind); the average for all families amounted to \$27, bringing total income per family—to support on the average one adult and three children—to \$140 a month.

The overall poverty of the recipient families is suggested by the fact that, according to the standards set up in their own State, half of them are still in financial need even with the assistance payment. The average amount of such unmet need was \$40 a month per family and ranged from a deficit of less than \$20 in 13 percent of those whose requirements were not fully met to \$75 or more in 6 percent.¹³

Inadequacy of Existing Programs

The data outlined for mother-child families as a group suggest how few of the benefits of our existing social programs, as administered, are likely to trickle down to them. In terms of eco-

¹² Robert H. Mugge, "Aid to Families with Dependent Children: Initial Findings of the 1961 Report on the Characteristics of Recipients," *Social Security Bulletin*, March 1963.

¹³ Welfare Administration, Bureau of Family Services, Division of Program Statistics and Analysis, *Characteristics of Families Receiving Aid to Families with Dependent Children, November-December 1961, April 1963*.

conomic progress, we may be well on the way to establishing a "caste of untouchables," with mother-child families as the nucleus. Since most of the mothers in these families are separated, divorced from, or never married to the father of their children—rather than widowed—social insurance benefits to dependents of retired, deceased, or disabled workers are not available to them.

Many of these mothers work in private households, in retail stores, and in laundries and other service establishments not covered by Federal minimum wage laws or unemployment insurance. Three out of every 5 of the nonwhite mothers who are employed are working at service jobs, including domestic work in private households. Two out of 5 of the employed white mothers are clerical, sales, or kindred workers.

A number of these mothers work intermittently, with the result that their future old-age benefits will undoubtedly be minimal. Thus we may already be creating the old-age assistance caseload of the 1980's.

Although more than half the mothers are employed in the course of a year, often they do not hold down a regular full-time job. (Fifty-four percent of the mothers heading broken families were reported at work by the Bureau of the Census in April 1960, but only 1 in 4 of those interviewed in the Census sample for March 1962 had worked full time throughout 1961.)

With day care of young children largely unavailable or in any event beyond their means, the mothers' employment opportunities will be severely limited or children must be left unattended. Manpower and retraining programs up to now have offered little to the woman with as little formal education as most of these mothers have. Rehabilitation programs have seldom provided for child care while the mother is being trained.

Many of the same difficulties characterize the father in husband-wife families with inadequate income. Such families as a group can look to even less help from public programs than broken families can. It is perhaps the inability of the man to earn—particularly among nonwhites—that is conducive to the marriage disruption or the failure ever to undertake legal marriage that leaves so many mothers to bring up children without a father. Research now under way suggests that families with the father an unskilled laborer, as well as broken families, contribute much more

than their proportionate share of high school freshmen who rank low in aptitude.

There are more children deprived by low family income of their rightful chance at making their way in society who live with both a father and mother than there are similarly deprived children living with the mother only. One of the ways to abate the problem of the low-income mother-child family is to take appropriate action while the family is still intact.

LEGACY OF POVERTY

A considerable body of data is being accumulated on the subject of transmission of poverty. Some of the results of current study are conflicting and difficult to interpret, and much research is still needed. There seems sufficient basis, however, for adopting as a working hypothesis that perhaps the single medium most conducive to the growth of poverty and dependency is poverty itself. The corollary might be that, although adequate family income alone is not a sufficient condition to guarantee that children will escape low-income status as adults, it is usually a necessary one. There are people whose only legacy to their children is the same one of poverty and deprivation that they received from their own parents.

A recently released study of cases assisted by aid to families with dependent children shows that, for a nationwide sample of such families whose cases were closed early in 1961, "more than 40 percent of the mothers and/or fathers were raised in homes where some form of assistance had been received at some time."¹⁴ Nearly half these cases had received aid to families with dependent children. This estimated proportion that received some type of aid is more than four times the almost 10 percent estimated for the total United States population. With education so important these days for any chance at a well-paying job, the educational attainment of children formerly receiving aid to families with dependent children fell well below that of the same age group in the general population. Thirteen percent of the total population aged 18-24 had not gone beyond the eighth grade, but in the sample of

¹⁴ M. Elaine Burgess and Daniel O. Price, *An American Dependency Challenge*, American Public Welfare Association, 1963, page 21.

families receiving aid the corresponding proportion was twice as high.¹⁵

Similarly, the University of Michigan study reported that among all families with children no longer in school the children had gone through high school or beyond in 65 percent, but that in only 45 percent of the families defined as poor was this true.¹⁶

Poor families have been found in various studies not only to have less resources but much less often to have aspirations toward providing a college education for their children, despite the fact that education today is the key not only to a better job but to any job at all. A recent study of young people aged 16-24 in the labor force and no longer in school reported the relationship of unemployment to educational attainment, as shown below.¹⁷

<i>Educational attainment</i>	<i>Percent unemployed</i>
Not high school graduate -----	14
High school graduate, no college -----	7
Some college, not graduate -----	6
College graduate -----	3

Despite recent advances, it is still expected that almost 3 out of every 10 youths entering the labor force during the years ahead will not have completed high school and that a third of these—about 250,000 a year—will not even have gone through elementary school.¹⁸ Almost surely, they will have to live out their lives and support their own children on only a minimum wage.

Children from the broken families who represent so large a proportion of the poor undoubtedly will often fall in the same unskilled category. The mothers with no education or cultural expectation for themselves, with little money to provide a home environment conducive to study, and needing the help of their older children's earnings to satisfy the bread-and-butter needs of the younger ones, often are in no position to encourage even gifted children to stay in school, though scholarships are available. The fact that schools in poor neighborhoods are likely to be short on

counselors, books, and other tools needed by the student will serve to compound rather than mitigate the home deficiency.¹⁹

The deleterious effects of poverty on health, nutrition, and other living conditions have also been noted.²⁰ There is, to be sure, no unanimity on the question of inherited deprivation. Some feel that it is lack of motivation or an innate lack of ability that is transmitted rather than lack of opportunity. For some children an overlay of discrimination combines with low-income status to perpetuate the deprivation. In his Civil Rights Message of February 1963, President Kennedy said:

The Negro baby born in America today—regardless of the section or State in which he is born—has about one-half as much chance of completing high school as a white baby born in the same place on the same day, one-third as much chance of becoming a professional man, twice as much chance of becoming unemployed, about one-seventh as much chance of earning \$10,000 per year, a life expectancy which is 7 years less, and the prospects of earning only half as much.

There is need for considerable refinement of the definition or standards by which poverty is to be measured, if we are to trace its course with assurance. Nevertheless, compelling evidence already suggests a lingering reservoir of self-perpetuating low-income status among particular population groups—toils the individual often is powerless to escape and a deprivation that falls in large part outside the scope of existing remedial programs. Along with the basic research into the cause and long-range cure for chronic low income, there is need for more thoroughgoing inquiry into the characteristics of those currently affected and a means of counteracting some of the more dire social consequences, at least for children.

If it be true that the children of the poor today are themselves destined to be the impoverished parents of tomorrow, then some social intervention is needed to break the cycle, to interrupt the circuits of hunger and hopelessness that link generation to generation. For the common benefit of all we must assure the security and well-being of all our children—at the same time the Nation's most precious and most perishable resource.

¹⁵ *Ibid.*, page 108.

¹⁶ James Morgan, *op. cit.*, page 211.

¹⁷ Bureau of the Census, *Farm Population*, ERS(P-27), No. 30, August 1961, page 28.

¹⁸ Sar A. Levitan, *Youth Employment Act*, The W. E. Upjohn Institute for Employment Research, February 1963, page 5.

¹⁹ James Bryant Conant, *Slums and Suburbs*, McGraw-Hill Book Co., Inc., 1961.

²⁰ Lenore A. Epstein, *op. cit.*