

# INCOME, CHILDREN, AND GAINFUL WORKERS IN URBAN MULTI-FAMILY HOUSEHOLDS

BARKEV S. SANDERS, ANNE G. KANTOR, AND DORIS CARLTON \*

IN THE REVISION of the benefit provisions of the Federal old-age insurance system to provide a minimum subsistence income for retired workers and their dependents or certain of their survivors, the concept of the bio-legal family as defined in the study of family composition in the United States<sup>1</sup> was embodied in the Social Security Act Amendments of 1939.

To utilize the income data on households included in the National Health Survey, from which the family composition study derived its basic material, the households were divided into two groups—single-family households, consisting of one bio-legal family, and multi-family households, comprising two or more bio-legal families. Since the household income reported was the income of related persons who pooled their resources, the income reported for urban single-family households—more than three-fourths of all the urban households—could be allocated to the bio-legal family constituting the household. The income of multi-family households—less than one-fourth of all urban households—was often shared by two or more bio-legal families. Since the share of each could not be segregated, however, the income reported for the entire household was assigned to each family—a procedure which may lead to overstatement of per capita income for individuals but which gives a reasonably valid indication of the economic level of the family.

The urban sample of the family composition study comprises 703,021 households and 931,379 bio-legal families. Multi-family households comprise less than one-fourth of all urban households

but more than two-fifths (43 percent) of the bio-legal families which make up the households. For 81,856 of these families, comprising 88,339 persons, no income information was obtained,

Table 1.—Number and percentage distribution of urban multi-family and single-family households and persons, by type of first family in household

[Preliminary data, subject to revision]

Type of family <sup>1</sup>	Households			Persons		
	Number	Percent		Number <sup>2</sup>	Percent	
		Multi-family households	Single-family households		Multi-family households	Single-family households
All types.....	703,021	24.3	75.7	2,415,802	28.1	71.9
Husband and wife..	522,250	20.5	79.5	1,984,733	24.6	75.4
Husband or wife, husband.....	30,995	34.5	65.5	72,075	45.3	54.7
Husband or wife, wife.....	110,392	38.5	61.5	299,863	40.2	59.8
Nonparent, male...	17,498	23.1	76.9	24,527	30.5	69.5
Nonparent, female..	21,886	29.3	70.7	34,004	35.7	64.3

<sup>1</sup> See footnote 3 in text.

<sup>2</sup> Excludes 88,339 roomers, boarders, or servants whose incomes were not pooled with those of household.

since they were roomers, boarders, or servants, living in the household but not pooling their incomes with those of the household or sharing in the pooled income. This article is concerned, therefore, with 170,800 urban multi-family households, consisting of about 317,000 bio-legal families with 680,000 related individuals. For some multi-family households the exclusion of unrelated members leaves only a single bio-legal family. For instance, 5 percent of the households consist of one bio-legal family with one or more servants.

Earlier articles in this series have analyzed the income status of urban single-family households in terms of size and type of family, number of children, age of family head, and number of gainful workers.<sup>3</sup> The present article examines these relationships for urban multi-family households, pointing out the similarities and divergences between the two groups.

<sup>3</sup> Earlier articles on the family composition study appeared in the *Bulletin* for April, May, September, October, November, and December 1939, and February 1940.

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<sup>1</sup> A bio-legal family is so defined as to make it possible to identify, within a household, the members of the family whose relationship to the head, by blood or law, constitutes a legal claim on him for support; it includes (a) one or both spouses and their unmarried children, if any, including adopted or foster children, living together as a family unit; (b) unmarried sisters and/or brothers, including adopted or foster brothers and sisters, living together as a family unit; or (c) persons living in extra-familial groups, as here defined, or by themselves, who are considered as separate one-person families.

**Table 2.—Number and percentage distribution of persons in urban multi-family and single-family households, by age of head of household**

[Preliminary data, subject to revision]

Age of head of household (years)	Number of persons in households <sup>1</sup>	Percent of persons in—	
		Multi-family households	Single-family households
All ages.....	2,412,702	28.1	71.9
Under 16.....	38	50.0	50.0
16-24.....	58,900	20.1	79.9
25-44.....	1,188,726	23.3	76.7
45-59.....	828,977	20.1	79.9
60-64.....	148,063	39.4	60.6
65 and over.....	217,398	44.5	55.5

<sup>1</sup> Excludes 3,004 individuals in households with heads of unknown age.

Analysis of the total group of urban households, by type of first family in the household,<sup>3</sup> shows that the proportion of households with a one-spouse first family is almost twice as large for multi-family as for single-family households and the proportion with a husband-and-wife first family is smaller (table 1). The distribution of individuals in these households is in even more striking contrast.

Comparison also shows that a higher relative proportion of individuals in the multi-family households are in households headed by persons aged 60 or over, but the proportion in households headed by persons aged 16-44 is considerably smaller (table 2).

### Incomes of Households and Individuals

The income distribution of multi-family households, as shown in table 3, indicates that more than two-fifths of the households are in receipt of relief or have incomes under \$1,000. Less than two-fifths have incomes of \$1,000-1,999, and about one-fifth have incomes of \$2,000 or more.

**Household size.**—The proportions of households on relief increase for larger households. The

<sup>1</sup> The family to which the reported head of the household belonged was designated as the first family. The families studied are classified by 5 major types, as follows, according to the relationship of the members to the head: (1) *Husband-and-wife families*.—Families with both spouses, with or without unmarried children; (2) *Husband-or-wife families, husband*.—Families with only the male spouse, with or without unmarried children; (3) *Husband-or-wife families, wife*.—Families with only the female spouse, with or without unmarried children; (4) *Nonparent families, male*.—Families without either spouse, with an unmarried male as the head, with or without unmarried sisters and/or brothers; and (5) *Nonparent families, female*.—Families without either spouse, with an unmarried female as the head, with or without unmarried sisters and/or brothers. The head of the family was determined as follows: In husband-and-wife families, the husband was designated as the head; in one-spouse families, the spouse; and in nonparent families, the oldest person.

percentage of households in the income group of less than \$1,000 is smaller for larger households (table 3). For the income categories \$1,000-2,999 the proportions of households increase with the size of the household up to 5 persons and then decrease. In the income group \$3,000-4,999 the proportions tend to rise with household size, up to households with 10 members. For those with incomes of \$5,000 or more, no consistent relation was found between household size and proportion in the income group.

The estimated per capita incomes and the estimated mean and median incomes for multi-family households of specified size are presented in table 4.<sup>4</sup> The median income of nonrelief households, irrespective of household size, is estimated to be \$1,402. With some exceptions, the median income tends to increase with household size. The estimated mean income of all multi-family households is \$1,831, and the per capita income \$460. The corresponding estimates for nonrelief households are \$2,037 and \$525,<sup>5</sup> and for households reporting receipt of relief, \$772 and \$172. For all households mean income increases with household size up to five-person households, but at a declining rate.

**Family type.**—When type of the first family of

<sup>4</sup> The method of arriving at these estimates is described in the *Bulletin*, September 1939, pp. 27-28.

<sup>5</sup> Supersedes the earlier estimate in the *Bulletin*, September 1939, p. 35.

**Table 3.—Number of urban multi-family households of specified size, and percentage distribution by income status<sup>1</sup>**

[Preliminary data, subject to revision]

Size of household	Number of households <sup>2</sup>	Percent of households with specified income status				
		Relief	Nonrelief			
			Under \$1,000	\$1,000-1,999	\$2,000-2,999	\$3,000 and over
All sizes.....	150,224	10.3	25.5	35.9	12.6	9.7
1 person.....	12,815	12.1	51.1	27.4	5.2	4.2
2 persons.....	22,722	15.1	38.0	32.0	7.3	7.0
3 persons.....	35,870	13.8	26.8	37.7	12.7	9.0
4 persons.....	33,125	14.1	20.4	38.8	14.9	11.8
5 persons.....	24,702	10.1	17.5	38.7	15.0	11.8
6 persons.....	14,263	20.2	16.3	30.5	15.7	11.3
7 persons.....	7,749	24.4	14.0	35.1	14.3	11.3
8 persons.....	4,179	20.1	10.3	31.2	13.2	10.2
9 persons.....	1,840	32.7	14.0	30.0	10.9	11.5
10 persons.....	965	38.2	11.7	27.4	11.1	11.6
11 persons.....	510	38.7	15.0	26.8	12.0	7.5
12 persons.....	271	44.6	10.6	21.1	10.3	7.4

<sup>1</sup> For data for single-family households, see the *Bulletin*, September 1939, p. 27.

<sup>2</sup> Excludes 11,418 households with unknown income status.

<sup>3</sup> Includes 214 households of 13 or more persons with known income.

**Table 4.—Percentage distribution of persons in urban multi-family households and estimated average household income and per capita income,<sup>1</sup> by size of household<sup>2</sup>**

[Preliminary data, subject to revision]

Size of household	Percentage distribution of persons in—			Mean income of household						Median income of nonrelief households
	All households	Relief households	Nonrelief households	All		Relief		Nonrelief		
				Per household	Per capita	Per household	Per capita	Per household	Per capita	
All sizes.....	100.0	100.0	100.0	\$1,831	\$460	\$772	\$172	\$2,037	* \$525	\$1,402
1 person.....	2.0	1.3	2.2	1,213	1,213	416	416	1,322	1,322	893
2 persons.....	7.2	5.9	7.5	1,576	788	630	315	1,748	874	1,082
3 persons.....	17.0	12.8	17.0	1,794	598	708	236	1,966	655	1,379
4 persons.....	20.9	10.0	22.0	2,025	506	785	196	2,227	567	1,546
5 persons.....	19.5	17.1	20.0	2,041	408	831	166	2,274	455	1,599
6 persons.....	13.5	14.9	13.2	1,963	327	848	141	2,243	374	1,626
7 persons.....	8.0	11.4	7.9	1,973	252	869	124	2,329	333	1,613
8 persons.....	5.3	8.4	4.6	1,860	232	913	114	2,253	282	1,569
9 persons.....	2.6	4.7	2.2	1,879	209	1,013	113	2,318	258	1,604
10 persons.....	1.5	3.2	1.1	1,972	197	1,099	101	2,335	264	1,680
11 persons.....	.0	1.9	.7	1,821	166	1,202	115	2,234	203	1,600
12 or more persons.....	1.0	2.4	.7	1,920	150	1,191	95	2,461	192	1,610

<sup>1</sup> The method of arriving at these estimates is described in the *Bulletin*, September 1939, pp. 27-28.

<sup>2</sup> For data for single-family households, see the *Bulletin*, September 1939, p. 28.  
<sup>3</sup> Revised.

the household is introduced as a factor, the rate of increase in the mean income of nonrelief households, as the household size increases, varies among the different types (table 5). For households with a husband-and-wife first family, the estimated mean income shows little relation to household size. For households with other types of first families, there is a pronounced direct correlation between estimated mean income and household size. The lowest estimated mean and median incomes are found for households with a one-spouse first family headed by a woman.

*Age of household head.*—Households headed by persons aged 16-24 have the least favorable economic status, especially in larger households; 68 percent report relief incomes or annual incomes under \$1,000, and only 1 percent report incomes of \$3,000 or more (table 6). Those headed by persons aged 25-59 have the most favorable economic status, but the difference between the income status of these households and that of households headed by elderly persons is not marked. Among households headed by persons over 25 there is in general a direct correlation between economic status and household size.

*Comparison with single-family households.*—The income distribution of multi-family households is more favorable than that of single-family households.<sup>6</sup> The general outline of the income distribution is similar for both groups of households. In the income categories of relief and under \$1,000,

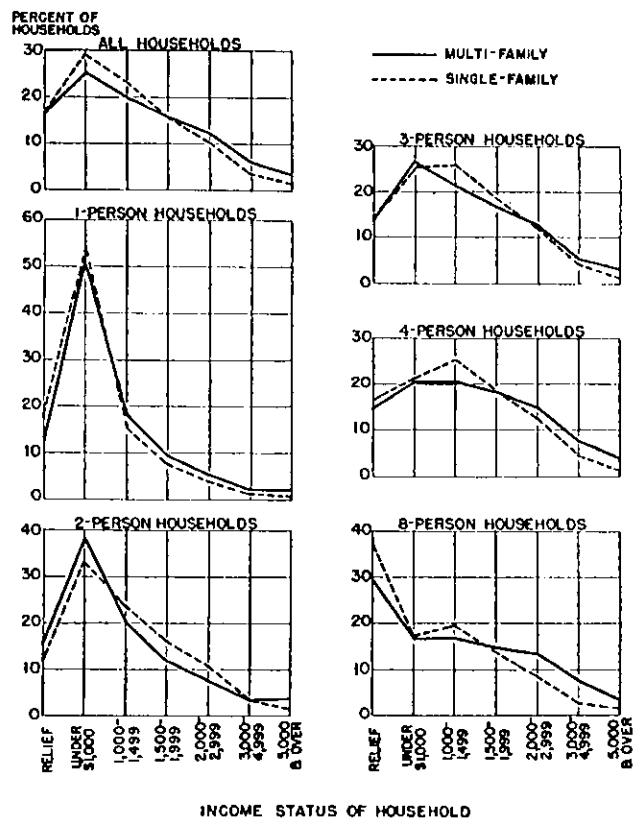
<sup>6</sup> See the *Bulletin*, September 1939, pp. 25-36.

however, consistently lower relative proportions of multi-family households are found, and progressively higher proportions are found in the income categories \$2,000 and over. This generalization is found to be true, except for households of 2, 3, and 12 persons, when household size is introduced as a factor (chart I).

The median income of nonrelief multi-family households is higher than that of nonrelief single-family households, both for households irrespective of size and for those of specified size, except households with 2 members and those with 12 or more. The estimated mean incomes of all multi-family households and of nonrelief multi-family households are markedly higher, size for size, than those for corresponding single-family households. In considering mean incomes, it should be noted that, although multi-family households average 4.0 members while the average for single-family households is 3.3, the mean incomes in multi-family households are so much higher that the per capita income, for all sizes, is also higher than that for single-family households. For both groups of households there is a marked inverse correlation between household size and per capita income, with about the same rate of decrease for each.

For all family types and for each family type the estimated mean income of multi-family nonrelief households, without respect to size, is several hundred dollars higher than that of corresponding single-family households. For house-

**Chart I.—Percentage distribution of urban multi-family and single-family households of selected size, by income status**



holds with a nonparent first family the estimated mean income of those with more than two persons is generally less in multi-family households (chart II). For households with other types of first families the estimated mean income is invariably higher in multi-family households.

The general patterns of correlation between household income and age of household head are similar for both single and multi-family households, although the variations with respect to age are less pronounced among multi-family households. The variation in income status with respect to both household size and age of head is also less pronounced for multi-family households.

### Children and Income

While 28 percent of all persons in the urban sample are in multi-family households, only 23 percent of the children<sup>7</sup> are found in these households. The percentage of households with children is approximately the same among both

<sup>7</sup> Children include persons who have not reached their 16th birthday.

single and multi-family households, but in multi-family households children constitute 22 percent of all persons in the households, in contrast to 29 percent in single-family households.

For both groups of households approximately the same proportion of households with a husband-and-wife first family report children. But among households with a one-spouse or nonparent first family, the proportion with children is much higher among multi-family households (table 7).

In general, an inverse correlation is found between economic status and number of children per household (table 8). The proportion of households on relief is larger for those with larger numbers of children. The inverse correlation in nonrelief households becomes increasingly sharp with rising income level in households with three or more children.

**Table 5.—Number of urban relief multi-family households and number and estimated average household income and per capita income of urban nonrelief multi-family households of specified size and type of first family<sup>1</sup>**

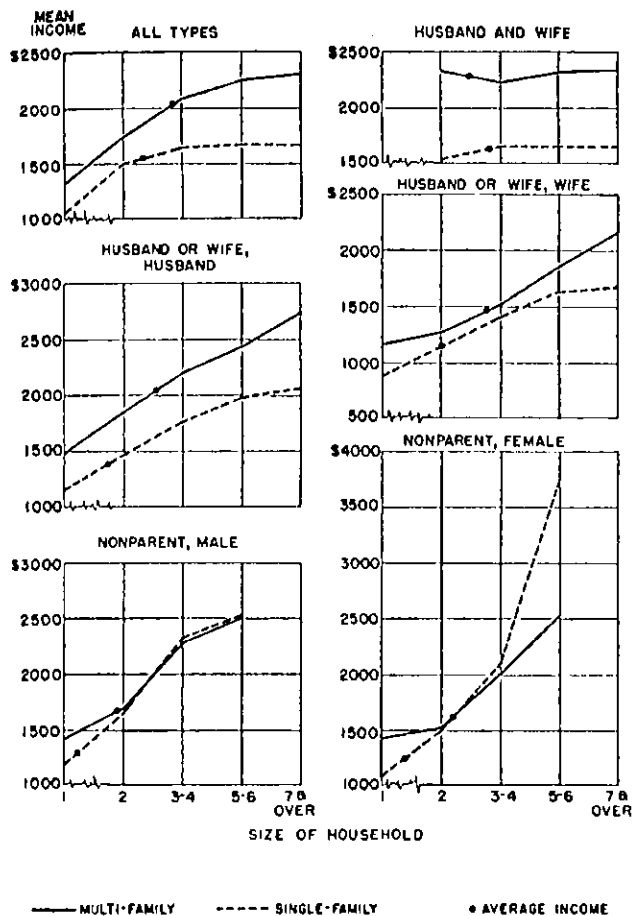
[Preliminary data, subject to revision]

Size of household and type of first family	Number of households with—		Income in nonrelief households		
	Relief income	Nonrelief income	Median	Mean	Per capita
<b>All sizes:</b>					
All types.....	25,953	133,271	\$1,402	\$2,037	\$525
Husband and wife.....	14,075	84,815	1,560	2,280	517
Husband or wife, husband.....	1,825	8,224	1,358	2,040	654
Husband or wife, wife.....	8,607	31,774	1,038	1,477	473
Nonparent, male.....	497	3,140	1,137	1,671	903
Nonparent, female.....	360	5,318	1,185	1,612	827
<b>1 person:</b>					
Husband or wife, husband.....	307	1,562	905	1,472	1,472
Husband or wife, wife.....	761	5,180	805	1,181	1,181
Nonparent, male.....	250	1,783	970	1,410	1,410
Nonparent, female.....	129	2,744	1,035	1,426	1,426
<b>2 persons:</b>					
Husband and wife.....	852	6,963	1,287	2,338	1,169
Husband or wife, husband.....	453	2,020	1,167	1,847	924
Husband or wife, wife.....	1,011	8,382	907	1,271	636
Nonparent, male.....	109	644	1,226	1,690	860
Nonparent, female.....	111	1,247	1,108	1,523	762
<b>3-4 persons:</b>					
Husband and wife.....	5,525	42,542	1,538	2,243	639
Husband or wife, husband.....	532	3,035	1,532	2,208	616
Husband or wife, wife.....	3,343	12,207	1,143	1,521	447
Nonparent, male.....	94	563	1,875	2,293	693
Nonparent, female.....	112	1,042	1,401	2,011	604
<b>5-6 persons:</b>					
Husband and wife.....	4,800	25,961	1,615	2,320	435
Husband or wife, husband.....	289	1,186	1,650	2,436	454
Husband or wife, wife.....	1,728	4,502	1,356	1,851	345
Nonparent, male.....	26	117	1,748	2,505	470
Nonparent, female.....	27	220	1,671	2,515	471
<b>7 or more persons:</b>					
Husband and wife.....	3,498	9,310	1,621	2,347	297
Husband or wife, husband.....	154	421	1,742	2,750	354
Husband or wife, wife.....	824	1,413	1,423	2,184	279
Nonparent, male.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Nonparent, female.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )

<sup>1</sup> For data for single-family households, see the *Bulletin*, September 1939, p. 30.

<sup>2</sup> Insufficient cases in sample.

**Chart II.—Estimated mean income of urban nonrelief multi-family and single-family households of specified size, by type of first family**



**Household size.**—On the whole, when the number of children is held constant, the income status is more favorable for larger households; and for each specified number of children the income distribution is most favorable for households with two adults. The improvement is particularly marked for childless households, while in those with children the ratio tends to be relatively high at both extremes of the income distribution.

**Family type.**—When type of the first family in the household is introduced as a factor, it is found that the ranking with respect to favorable income status, for households with first families of specified type, is in general the same whether or not the number of children is considered. In general, for each specified number of children, households with a husband-and-wife first family have the most favorable income status, while the least favorable status is that of one-spouse families

headed by a woman. The ranking of households with other types of first family is not so clearly defined.

Among households with a husband-and-wife first family the relationships found for income, size of household, and number of children are the same as for all households, except that the relationship between income and number of children is somewhat less marked.

Households with a one-spouse first family headed by a woman show a more marked correlation between income and either number of children or size of household than do households with other types of first families.

**Age of household head.**—The introduction of age of household head as a factor does not affect the general relationships already indicated. An unfavorable economic status is found, in general, for households with heads in the youngest and to

**Table 6.—Number of urban multi-family households of selected size by age of head of household, and percentage distribution by income status<sup>1</sup>**

[Preliminary data, subject to revision]

Size of household and age of head of household	Number of households <sup>2</sup>	Percent of households with specified income status				
		Relief	Nonrelief			
			Under \$1,000	\$1,000-1,999	\$2,000-2,999	\$3,000 and over
All sizes <sup>3</sup>	169,224	16.3	23.5	35.0	12.6	9.7
10-24 years	3,782	10.4	48.5	26.7	4.3	1.1
25-44 years	61,518	16.4	24.2	37.0	13.1	8.7
45-59 years	53,344	10.6	23.0	35.7	13.5	11.2
60-64 years	14,084	15.1	25.2	35.4	13.1	11.2
65 years and over	26,230	15.8	30.6	33.5	10.7	9.4
1 person	12,815	12.1	61.1	27.4	5.2	4.2
10-24 years	1,181	4.7	73.2	18.7	2.4	1.0
25-44 years	4,340	10.0	48.4	32.3	6.0	2.4
45-59 years	3,434	16.2	47.7	26.8	6.1	4.2
60-64 years	1,124	12.2	49.3	26.7	8.8	6.0
65 years and over	2,684	12.0	50.8	24.7	8.1	7.4
2 persons	22,722	15.1	38.0	32.0	7.3	7.0
10-24 years	306	18.4	62.5	25.8	2.5	.8
25-44 years	6,295	15.1	39.5	33.2	7.9	4.9
45-59 years	7,176	15.5	34.8	33.4	8.5	7.8
60-64 years	2,505	13.4	35.1	34.1	7.7	9.7
65 years and over	6,289	15.3	42.2	28.8	6.1	7.6
3-4 persons	68,995	13.9	23.7	38.2	13.8	10.4
10-24 years	1,510	22.3	36.5	33.8	6.4	1.0
25-44 years	28,098	12.9	22.5	39.3	14.5	10.5
45-59 years	22,146	13.9	22.4	37.9	14.3	11.5
60-64 years	6,019	13.5	24.4	37.7	14.2	10.2
65 years and over	11,121	15.0	27.2	37.0	11.3	8.9
7 or more persons	15,737	28.0	14.9	32.5	13.2	10.8
10-24 years	116	44.0	25.0	24.1	6.0	.9
25-44 years	5,700	33.1	17.1	32.0	11.0	6.8
45-59 years	6,828	26.7	13.8	33.1	13.9	12.5
60-64 years	1,421	23.0	13.2	32.4	15.8	15.0
65 years and over	1,598	23.2	13.1	32.0	16.6	15.1

<sup>1</sup> For data for single-family households, see the *Bulletin*, September 1939, p. 32.

<sup>2</sup> Excludes 11,413 households with unknown income.

<sup>3</sup> Includes 5 households with heads under 16 and 261 households with heads of unknown age.

**Table 7.—Percentage distribution of urban multi-family and single-family households with children under 16 and of children in households, by type of first family**

[Preliminary data, subject to revision]

Type of first family	Percent of households with children		Percent of children in households		Percent of all children in—	
	Multi-family households	Single-family households	Multi-family households	Single-family households	Multi-family households	Single-family households
All types.....	47.6	45.8	100.0	100.0	23.1	70.9
Husband and wife.....	57.5	54.0	77.3	92.4	20.1	79.9
Husband or wife, husband.....	32.0	13.2	4.1	1.0	54.6	45.4
Husband or wife, wife.....	30.0	25.1	17.8	0.6	44.9	55.1
Nonparent, male.....	0.0	.5	.3	( <sup>1</sup> )	75.9	24.1
Nonparent, female.....	7.5	.8	.5	( <sup>1</sup> )	81.1	18.9

<sup>1</sup> Less than 0.1 percent.

some extent in the oldest age groups, particularly with increasing number of children. Among households with heads of intermediate ages, those with two adults and all the other members under 16 years of age have generally the most favorable income status, irrespective of household size.

**Comparison with single-family households.**—In comparing multi-family with single-family households,<sup>8</sup> the only differences of any significance in the relationships between income status and number of children are:

In households reporting relief or incomes of less than \$1,000 there are smaller proportions of multi-family households; the only exceptions are, for the relief group, households without children or with one child and, for the nonrelief group, households in which only one member is an adult.

Among households with annual incomes of \$2,000 or more, the proportion of multi-family households is higher for each specified number of children.

When type of first family is added to the other two factors, the patterns of correlation remain generally the same in multi-family and in single-family households, although the correlations are less marked in multi-family households. The similarity in the patterns is not altered when age of head is introduced as an additional factor.

### Gainful Workers and Income

An earlier analysis of single-family households pointed to a direct correlation between income and the number of gainful workers in the house-

<sup>8</sup> See the *Bulletin*, November 1939, pp. 3-10.

hold.<sup>9</sup> There are relatively four times as many families without gainful workers among multi-family as among single-family households. However, when the entire household is taken as the economic unit, 7 percent each of the single and of the multi-family households have no gainful workers (table 9). Households with only one worker constitute 41 percent of the multi-family households, in contrast to 67 percent of the single-family households. Relatively, twice as many of the multi-family as of the single-family households have two or more workers. Among multi-family households with workers there is a slight direct correlation between the proportion of households reporting relief and the number of workers in the household (table 10).

**Household size.**—When the factor of household size is introduced, the correlation in multi-family households between number of workers and the proportion of households reporting relief is inverse and tends to become more pronounced in larger households. Among nonrelief households the in-

<sup>9</sup> See the *Bulletin*, December 1939, pp. 29-36. Gainful workers include all those who were reported in regular employment, those on relief work, and those seeking work at the time of the canvass, made in the winter of 1935-36.

**Table 8.—Number of urban multi-family households of selected size by number of children under 16, and percentage distribution by income status<sup>1</sup>**

[Preliminary data, subject to revision]

Size of household and number of children	Number of households <sup>2</sup>	Percent of households with specified income status				
		Relief	Nonrelief			
			Under \$1,000	\$1,000-1,999	\$2,000-2,999	\$3,000 and over
All sizes.....	159,224	10.3	25.5	35.9	12.0	9.7
No children.....	83,123	12.4	29.9	39.1	12.2	9.4
1 child.....	38,086	16.7	22.2	37.1	13.8	10.2
2 children.....	21,815	19.4	19.3	35.9	14.1	11.3
3 children.....	9,198	20.4	18.8	33.8	11.0	9.4
4 children.....	3,746	34.3	19.0	30.0	8.7	7.1
5 children.....	1,593	42.3	19.1	25.9	7.3	5.4
6 children.....	617	51.7	18.2	20.3	5.8	4.0
7 children.....	291	54.3	16.1	20.0	6.2	3.4
8 children.....	115	59.5	19.1	19.2	3.5	1.7
9 or more children.....	40	52.5	20.0	17.5	5.0	5.0
4 persons.....	33,125	14.1	20.4	38.8	14.9	11.8
No children.....	14,076	10.9	18.0	40.8	17.4	12.9
1 child.....	13,533	15.9	22.2	41.0	13.1	7.8
2 children.....	5,398	16.7	21.9	29.0	13.7	18.7
3 children.....	208	42.3	32.2	19.2	2.9	3.4
6 persons.....	14,253	20.2	16.3	30.5	15.7	11.3
No children.....	1,999	11.8	10.7	34.5	22.6	20.4
1 child.....	3,785	16.8	14.1	30.7	18.8	13.6
2 children.....	4,340	21.1	17.1	37.9	14.7	9.2
3 children.....	3,332	25.0	19.7	38.3	11.0	8.0
4 children.....	748	31.6	21.8	26.3	8.3	12.0
5 children.....	48	54.1	25.0	14.0	4.2	2.1

<sup>1</sup> For data for single-family households, see the *Bulletin*, November 1939, p. 5.

<sup>2</sup> Excludes 11,413 households with unknown income.

**Table 9.—Number of households, adults, and children under 16 in urban multi-family households of specified type, and percentage distribution by number of gainful workers in household<sup>1</sup>**

[Preliminary data, subject to revision]

Type of first family and number of gainful workers in household	Households		Adults		Children	
	Number <sup>2</sup>	Per cent	Number <sup>2</sup>	Per cent	Number <sup>2</sup>	Per cent
All types.....	170,571	100.0	530,040	100.0	148,682	100.0
No workers.....	12,018	7.1	20,083	3.8	3,905	2.6
1 worker.....	69,831	40.9	167,006	31.0	69,378	40.0
2 workers.....	55,158	32.3	182,068	34.4	51,089	34.4
3 or more workers.....	33,561	19.7	100,280	30.2	33,310	22.4
Husband and wife.....	100,967	100.0	372,705	100.0	118,009	100.0
No workers.....	2,012	1.9	5,109	1.4	841	.7
1 worker.....	41,866	39.1	115,472	31.0	47,829	41.3
2 workers.....	39,116	36.6	135,198	36.3	41,037	35.7
3 or more workers.....	23,973	22.4	110,806	31.3	28,092	22.3
Husband or wife, husband.....	10,680	100.0	27,480	100.0	6,105	100.0
No workers.....	839	7.8	1,387	5.1	127	2.0
1 worker.....	4,807	45.8	8,830	32.1	2,602	40.0
2 workers.....	3,074	28.7	8,898	32.3	1,946	31.0
3 or more workers.....	1,880	17.7	8,361	30.5	1,500	25.8
Husband or wife, wife.....	42,472	100.0	111,904	100.0	26,428	100.0
No workers.....	7,242	17.0	10,090	9.8	2,406	10.8
1 worker.....	17,470	40.7	35,830	32.0	10,052	38.0
2 workers.....	11,193	26.4	33,070	30.4	7,734	29.3
3 or more workers.....	6,767	15.9	31,105	27.8	8,770	33.0
Nonparent, male.....	4,033	100.0	7,079	100.0	384	100.0
No workers.....	611	15.2	773	10.9	11	2.9
1 worker.....	2,368	58.7	3,024	42.7	102	26.0
2 workers.....	677	16.8	1,723	24.4	141	36.7
3 or more workers.....	377	9.3	1,559	22.0	130	33.8
Nonparent, female.....	6,400	100.0	11,772	100.0	698	100.0
No workers.....	1,314	20.5	1,755	14.9	60	8.6
1 worker.....	3,430	53.6	4,750	40.4	103	14.6
2 workers.....	1,658	25.9	2,840	24.1	231	33.2
3 or more workers.....	658	10.3	2,378	20.2	212	30.5

<sup>1</sup> For data for single-family households, see the *Bulletin*, February 1940, p. 23.

<sup>2</sup> Excludes households with unknown number of children and/or gainful workers.

come status is more favorable for those with a larger number of workers, although this relationship is not always found for households in which all members are gainful workers. The presence or absence of the first worker is the most important factor in determining whether a household is in the low-income groups, that is, in receipt of relief or less than \$1,000 per year.

*Family type.*—In general, in households with a husband-and-wife first family there is no variation in the mean number of workers per household in the income groups up to \$5,000, while in the highest income group the average number of workers is less. In households with other types of first families the mean number of workers is highest in the intermediate income groups, \$2,000–4,999, and lowest in the income group under \$1,000. These relationships are most marked in households with a one-spouse first family headed by a woman.

While these relationships hold generally, in households with husband-and-wife first families and with six or more individuals there is a definite association between the mean number of workers and the income status of the household, at least up to the income group \$3,000–4,999, and the intensity of this relationship increases progressively with increased household size. To a lesser degree, the same associations are found in households with other types of first families.

*Age of household head.*—Among households with a husband-and-wife first family, the relation of income to age of head remains, with some exceptions, the same for each household size and each specified number of workers. That is, the households headed by young persons have the least favorable economic status, those headed by aged persons a more favorable, and those with heads of intermediate ages the most favorable status. In the larger households, the economic status of households with young heads is less favorable than in smaller households, while the income status of those with aged heads is more favorable.

With respect to number of workers, among households with young heads those which reported all members as gainful workers have the most favorable income status. Among households with heads of intermediate ages those with one worker often have the highest relative proportion in the higher income groups; with increasing numbers of workers there is some tendency for income status to improve, but the improvement is neither marked nor consistent. Among households headed by aged persons the income status improves with increased number of workers, up to three or four workers.

In households with a one-spouse first family headed by a man, the economic status is more favorable for households with older heads, through age 64. Generally, households with heads aged 45 or more show a direct correlation between economic status and number of workers per household of a given size.

Among households with a one-spouse first family headed by a woman, a direct correlation is found between economic status of the household and age of head. In general there is a direct correlation between economic status and number of workers in the household. In households with aged heads, those with no workers tend to have higher relative frequencies in the lowest and highest income

groups. In larger households, those with one less gainful worker than the total number of members tend to have the most favorable income status.

Among households with a nonparent first family, those with older heads have a slightly more favorable economic status.

*Comparison with single-family households.*—The proportion of households which are without workers and which report receipt of relief is, for each household size, about half as great among multi-family as among single-family households. With a few exceptions there are greater proportions of multi-family households reporting annual incomes of \$3,000 or more for each specified number of workers. The proportionate excess becomes less marked with increasing number of workers.

#### Children, Gainful Workers, and Income

As has already been shown, the proportion of children per household is smaller in multi-family households, and the proportion of gainful workers larger, than in single-family households.<sup>10</sup>

The economic situation of children in multi-family households is probably less precarious than in single-family households, since the income is more often derived from the earnings of more than one worker. Of children in multi-family households, 41 percent are in households with only one worker and 57 percent in households with two or more workers, in contrast to 76 percent and 21 percent, respectively, for single-family households. This greater proportion of children in families with two or more workers holds for all family types (table 9).

For both multi-family and single-family households there is a direct correlation between household income and the proportion of workers and nonworking adults in the household. Another indication of the more favorable economic status of multi-family households, therefore, is the fact that a somewhat larger proportion of persons in multi-family households are nonworking adults—35 percent as compared with 32 percent in single-family households—and also a larger proportion are workers—43 and 40 percent, respectively.

For households of each family type, also, larger proportions of nonworking adults are found among multi-family households. The proportion of work-

<sup>10</sup> See the *Bulletin*, February 1940, pp. 21-30.

**Table 10.—Number of urban multi-family households of selected size of household and number of gainful workers, and percentage distribution by income status<sup>1</sup>**

[Preliminary data, subject to revision]

Size of household and number of gainful workers	Number of households <sup>2</sup>	Percent of households with specified income status				
		Relief	Nonrelief			
			Under \$1,000	\$1,000-1,999	\$2,000-2,999	\$3,000 and over
<b>All sizes</b> .....	150,188	10.3	25.5	35.9	12.0	9.7
No workers.....	11,193	17.9	48.8	22.3	4.7	6.3
1 worker.....	60,108	15.4	27.0	36.2	10.8	9.7
2 workers.....	51,253	16.6	22.2	38.6	14.2	8.5
3 workers.....	20,877	17.0	18.6	36.3	16.4	11.7
4 workers.....	6,873	17.2	15.0	34.2	17.7	15.0
5 workers.....	2,128	17.2	12.7	34.5	18.2	17.4
6 workers.....	554	16.3	12.1	30.9	15.2	22.5
7 workers.....	134	18.7	14.0	30.6	14.2	21.6
8 or more workers.....	48	14.6	11.6	26.8	22.0	27.1
<b>4 persons</b> .....	33,109	14.1	20.4	38.8	14.9	11.8
No workers.....	612	30.4	32.8	22.6	6.9	7.3
1 worker.....	12,535	13.8	20.3	37.8	13.8	14.3
2 workers.....	13,861	14.5	20.0	40.8	15.7	9.0
3 workers.....	5,471	12.6	19.8	38.3	16.0	13.0
4 workers.....	632	10.9	25.3	37.5	12.8	13.5
<b>6 persons</b> .....	14,245	20.2	16.3	36.5	15.7	11.3
No workers.....	139	49.7	26.6	15.1	3.6	5.0
1 worker.....	3,315	21.3	17.2	38.6	12.4	10.6
2 workers.....	4,955	22.3	16.5	37.5	14.8	8.9
3 workers.....	3,669	18.7	15.7	36.2	17.2	12.2
4 workers.....	1,661	15.2	15.3	35.3	21.5	14.7
5 workers.....	465	12.5	12.7	33.8	19.3	21.7
6 workers.....	38	10.5	21.0	26.3	13.2	20.0

<sup>1</sup> For data for single-family households, see the *Bulletin*, December 1939, p. 32.

<sup>2</sup> Excludes 11,413 households with unknown income and 56 households with unknown number of gainful workers.

ers to other members, on the other hand, is smaller per multi-family household of each type except for households with a husband-and-wife first family. The proportion of such households is sufficiently large, however, to result in the larger proportion of workers in all multi-family households without respect to type of first family. Both the inverse correlation between number of children and income and the direct correlation between number of workers and income are more regular and marked for single-family than for multi-family households.

Among multi-family households with a husband-and-wife first family, for those with specified number of workers and household size, the correlation between number of children and proportion of households reporting relief is direct, except that households with two adults tend to have the lowest proportion, irrespective of number of children. For households of specified size and number of children, in smaller households the proportion reporting relief is smaller for those with more workers; in larger households the reverse is true.



However, for all household sizes and numbers of children, one-worker households have the smallest proportions reporting relief.

Households with a larger number of children also have larger proportions in the income group of less than \$1,000, when household size and number of workers are held fixed. The exception for households with two adults is less evident here. In general, in households of specified household size and number of children, with an increased number of workers the proportions tend to increase. This tendency is more definite in households with two or more children than in those without children or with one child.

The proportions in the income group \$1,000-1,999 are generally highest for one and two-worker households and to a lesser extent for households with one or two children.

The proportions of households with incomes of \$2,000-2,999 are smaller for households of specified household size and number of workers with a larger number of children. When household size and number of children are held constant, the proportions are highest generally for one or two-

worker households and tend to be smaller for those with a larger number of workers.

The proportion of households in the income group of \$3,000 and over is smaller for households with a larger number of children, when household size and number of workers are held constant. This relationship is occasionally reversed in households with two adults. With respect to number of workers, in general the highest proportions are found in households with only one worker.

To summarize the preceding discussion on households with a husband-and-wife first family: the income status is less favorable for those with a large number of children, except that the most favorable income status is often found for households with only two adults, irrespective of number of children. With reference to workers, the most favorable income is found in households with one worker, although the proportion reporting relief is smaller for households with a large number of workers. When the size of the household is considered, in general the proportions reporting relief are larger for each specified number of workers and children in larger households. On the whole

Table 11.—Estimated mean income of urban multi-family households of selected size with husband-and-wife first family and with specified number of children under 16, by number of gainful workers<sup>1</sup>

[Preliminary data, subject to revision]

Size of household and number of gainful workers	Number of households					Mean income of household				
	No children	1 child	2 children	3 children	4 children	No children	1 child	2 children	3 children	4 children
Nonrelief households										
4 persons:										
No workers	60	90				\$2,375	\$1,716			
1 worker	1,608	4,184	3,088			2,685	2,170	\$3,608		
2 workers	4,277	4,428	404			2,298	1,805	1,905		
3 workers	2,816	390				2,352	1,093			
4 workers	313					1,087				
Relief and nonrelief households										
4 persons:										
No workers	79	110				\$2,114	\$1,548			
1 worker	1,833	4,779	3,384			2,423	1,998	\$3,270		
2 workers	4,766	5,210	435			2,131	1,651	1,881		
3 workers	340	443				2,184	1,677			
4 workers	343					1,882				
Nonrelief households										
6 persons:										
1 worker		180	583	1,131	305		\$3,338	\$2,400	\$1,916	\$3,065
2 workers	150	690	1,425	990		\$2,679	2,489	2,113	1,760	
3 workers	307	1,112	780	51		2,901	2,480	1,957	1,791	
4 workers	493	447	50			2,938	2,234	1,462		
Relief and nonrelief households										
6 persons:										
1 worker		208	695	1,400	450		\$3,004	\$2,202	\$1,713	\$2,613
2 workers	168	818	1,795	1,316		\$2,484	2,234	1,851	1,546	
3 workers	416	1,333	965	79		2,714	2,211	1,747	1,401	
4 workers	533	536	50			2,685	2,000	1,302		

<sup>1</sup> For data for single-family households, see the *Bulletin*, February 1940, p. 25.

there is also a tendency for the proportions of households in the higher income groups to be higher in large households.

Among multi-family households with a one-spouse first family headed by a man, there is a greater likelihood for income status to be more favorable with a larger number of workers, when household size and number of children are held constant. There is an inverse correlation between income and number of children when household size and number of workers are held constant—with some exceptions in households with only one adult, irrespective of the number of children.

In households with a one-spouse first family headed by a woman, the negative relationship between number of children and income is more marked than for other family types. There is some relationship between number of workers and income, although the greatest relative frequencies in the income group \$3,000 and over are found among households without children and without workers.

The mean and median income of nonrelief households of four and six persons with a husband-and-wife first family, and the mean income for relief and nonrelief households combined, have been estimated for households with specified numbers of children and workers. One-worker households have the highest estimated mean nonrelief incomes. With each additional worker after the first, there is, in general, an inverse correlation between mean income and number of workers in the household, except that in four-person childless households the mean income of three-worker households is higher than that of two-worker households.

The same relationships hold for relief and nonrelief households combined. When number of workers and household size are held constant, an inverse correlation is generally found between estimated mean income and number of children in the household for nonrelief households and for relief and nonrelief households combined.

There is one exception to both of these correlations. Households consisting of two parents, with the other members children under 16, have the highest or next to the highest estimated mean incomes, as may be seen from table 11.

The relationship between mean income and number of workers in multi-family households, when number of children and household size are held constant, resembles that found in single-

family households, except that the contrast in multi-family households is less marked. With respect to children also there is the same relationship; namely, with increasing number of children the mean income decreases, although the rate of decrease in multi-family households is less pronounced. The nature of the association between number of children and mean income in multi-family households differs from that in single-family households, in that the mean income for households with two adults, irrespective of number of children, is relatively higher—sometimes, in fact, the highest (chart III).

### *Summary and Conclusion*

In multi-family households, which include one-fourth of the persons in the entire urban sample, the following relationships are found between income and household characteristics:

(1) Multi-family households differ somewhat in their composition from single-family households in that they have relatively fewer children, more workers, and more nonworking adults. They have a higher proportion both of households headed by persons aged 60 and over and of individuals in these households.

(2) In multi-family households almost 50 percent of the individuals and a somewhat lesser proportion of the households report relief or an annual household income of less than \$1,000. On the other hand, about one-fifth of the households report incomes of \$2,000 or more.

(3) The estimated mean income is \$1,831 per household and \$460 per capita. The corresponding estimates for nonrelief households are \$2,037 and \$525. The estimated median income of nonrelief households is \$1,402.

(4) The least favorable income distribution and also the lowest mean, median, and per capita incomes are found for households with a one-spouse first family headed by a woman.

(5) Households headed by persons in the intermediate ages, 25-59, have the most favorable income distribution, and those with heads under 25 the least favorable. Except for households with heads under 25, there is a direct correlation between income and size of household, at least up to households with seven members.

(6) There is on the whole an inverse correlation between income and the number of children in the household, although the highest income

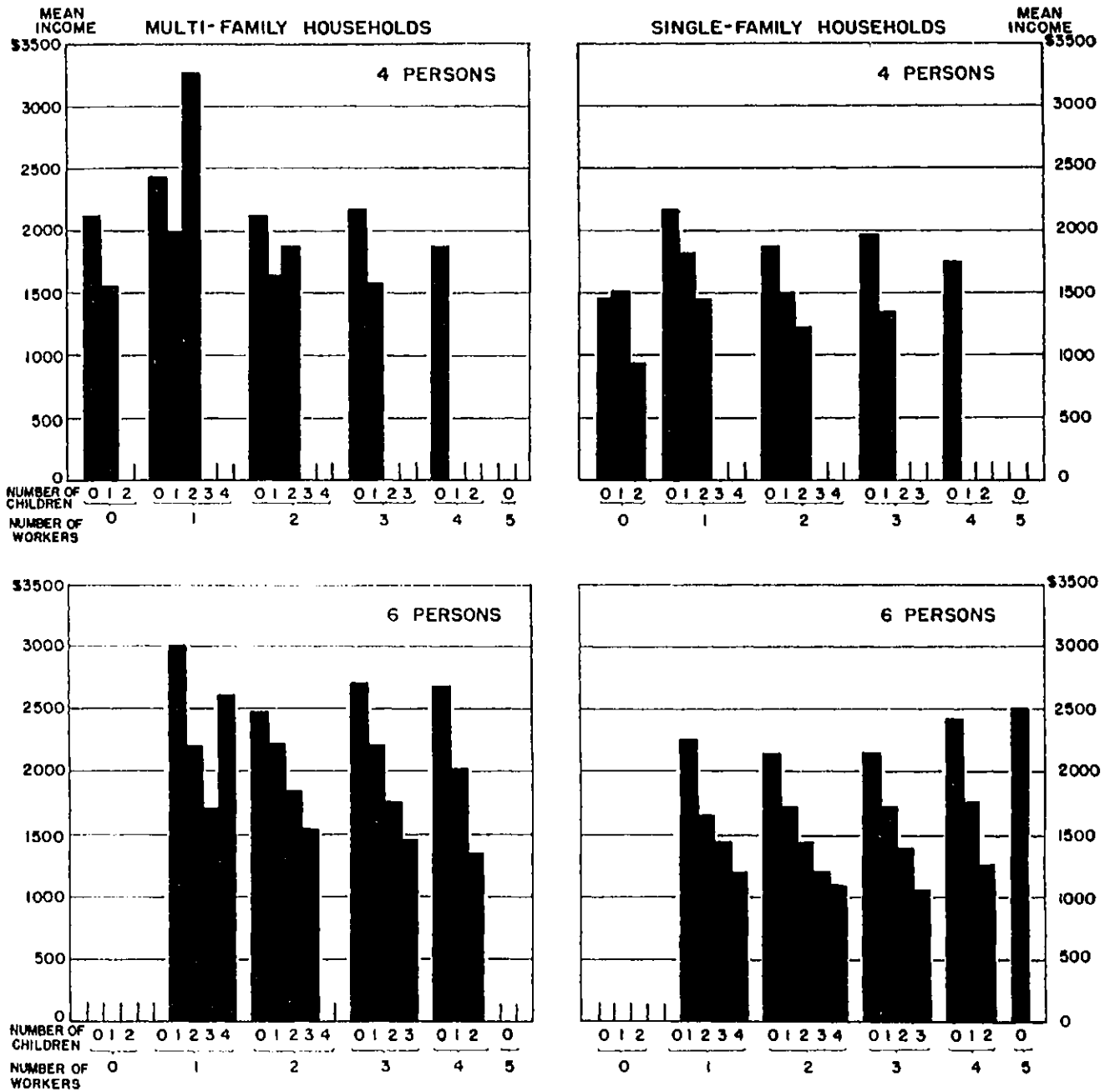
group contains a relatively large proportion of households with two adults, irrespective of number of children.

(7) The inverse correlation between number of children and income is most marked in households with a one-spouse first family headed by a

woman and least marked in those with a husband-and-wife first family.

(8) The inverse correlation between number of children and income is pronounced in households with younger heads and, to a lesser extent, in those with heads aged 65 or over.

Chart III.—Estimated mean income of urban multi-family and single-family households of selected size, with a husband-and-wife first family, by specified number of gainful workers and number of children under 16 in the household



(9) While the proportion of households without gainful workers is the same for multi-family and for single-family households, about one-half of the multi-family households have two or more gainful workers; the corresponding ratio for single-family households is one-fourth.

(10) Households without workers have decidedly the least favorable income status.

(11) The mean number of gainful workers per household is highest for households with incomes of \$2,000-4,999 and lowest for those with incomes of less than \$1,000, except among households with a husband-and-wife first family. For these latter there is no variation in average number of workers per household in the different income groups, except that in the income group of \$5,000 and over there is a smaller number of workers.

(12) For all households, particularly those with a husband-and-wife first family, a direct correlation exists in general between income and mean number of workers for larger households.

(13) With respect to age, households with young heads have the most marked direct correlation between number of workers and income. In households with heads of intermediate ages, those with only one worker often have the most favorable income status.

(14) Almost three-fifths of the children in multi-family households are in households with two or more workers; the corresponding proportion of children in single-family households is one-fifth.

(15) When household size and number of workers are held constant, there is a marked inverse correlation between number of children and income, except for households with two adults, irrespective of number of children.

(16) When number of children and household size are held constant, the most favorable income status is found, on the whole, among households with one worker, particularly smaller households and households with a husband-and-wife first family. Households with a one-spouse first family headed by a man are an exception to this general finding, in that they show a more direct correlation between number of workers and income.

(17) The inverse correlation between number of children and income is most marked for households with a one-spouse first family headed by a woman, and it is least marked among those households with a husband-and-wife first family.

(18) The mean income for nonrelief households of four and six persons with a husband-and-wife first family shows one-worker households to have the highest estimated average income, especially—in four-person households—those with two adults. In six-person households the highest mean income is found for households with one worker and one child; the second highest is found for one-worker households with two adults.

These findings, compared with the findings from the analyses of single-family households, indicate that multi-family households have somewhat higher mean, median, and per capita incomes. The patterns of correlation between family composition and income are essentially the same as those observed in single-family households, though less marked. The only difference that is characteristic of multi-family households is the relatively more favorable income status of households with two adults, irrespective of number of children.

The less pronounced associations in multi-family households between income and such factors as numbers of children or workers and type of family are consistent with the conclusions to which earlier analyses of single-family households pointed.<sup>11</sup> Consolidation of bio-legal families into multi-family households is an adaptive response to economic pressures to which the bio-legal family is exposed. By combining and pooling their resources, families generally acquire greater economic stability and at least relative security. This fact and the greater frequency of multi-worker households—also the result of this adaptive process—probably account for the somewhat more favorable per capita incomes of multi-family households.

Basically, this present analysis indicates that the patterns of correlation demonstrated by the earlier analyses of single-family households are characteristic of all families and that very little modification is required in order to extend these findings to all household types. The specific modifications involve a slight increase in the average per capita income and some softening of the marked contrasts in economic status between children and the aged and between broken families and families in which the husband and wife are both present, considered in relation to the other variables with which the study deals.

<sup>11</sup> See the *Bulletin*, December 1939, pp. 29-36.