

Soviet Socialist Republic—bringing the total membership to 47 nations.

The Central Committee of the Council, which carries responsibility for policy decisions between sessions of the Council, was enlarged to include Canada and France. Heretofore, the membership of this Committee had been limited to the four big nations—the United States, the Union of Soviet Socialist Republics, the United Kingdom, and China.

The Regional Committee of the Council for Europe was enlarged by the inclusion of the three newly admitted member governments. The Soviet Union was added to the membership of the Regional Committee of the Council for the Far East.

In accordance with a proposal made by the United Kingdom, action was taken to dissolve the central standing technical committees on agriculture and on welfare and all the subcommittees of the Regional Committees for Europe and the Far East. In the place of the other standing committees, the Council, the Central Committee, and the Regional Committees will appoint, as needed, special technical subcommittees to advise them and the Administration on specific technical problems. In discussing this action, the Member for the United States said: “. . . there is great need for special services for children, for youths, for the aged, for women, for the handicapped; and . . . in some fashion the types of problems which were dealt with by the Welfare Committee must continue to receive attention in the future.” Such an ad hoc subcommittee was later set up to consider welfare problems in the Far East.

Effect of War's End on Program

The sudden surrender of Japan, which occurred during the Council session, had far-reaching implications for UNRRA's program. With military necessity no longer the governing consideration, the needs of the liberated countries could at last have priority over all other claims. For the first time, tools, equipment, and raw materials would be available to rebuild devastated economies. Emphasis could now be put on rehabilitation as well as on emergency relief.

At the same time, it was recognized that the transition from war to peace had its own special dangers for the

program. Tremendous pressures would soon be brought to bear in the supplying nations to relax the wartime system of controls and restrictions on supplies. The inevitable desire to return to normalcy might interfere with the flow of supplies to UNRRA. Recognizing the difficulties involved in the transition to a peace economy, the Council quickly adopted a resolution emphasizing that the end of the war would release great productive capacity and recommending that the member governments of the supplying countries take immediate steps to ensure the movement of supplies without interruption and in increasing volume and to instruct their military and civilian supply agencies to make war supplies immediately

available for relief purposes.

The session ended as it had begun, with emphasis on the tremendous responsibility placed on the contributing nations to meet the needs of the liberated nations. Not only sympathy for our suffering allies but also our own self-interest in a stable world order demands that we not fail in accomplishing this objective. In transmitting his report for the last quarter, the Director General reminded the Council of the words of President Roosevelt on the occasion of the founding of UNRRA: “The sufferings of the little men and women who have been ground under the Axis heel can be relieved only if we utilize the production of ALL the world to balance the want of ALL the world.”

Resources of Widow and Child Beneficiaries in Seven Cities

By Marie Correll Malitsky*

UNDER THE Social Security Act, millions of wives and minor children or workers in employment covered by old-age and survivors insurance are assured a monthly income in the event of the worker's death. During 1940, an estimated 136,600¹ mothers with children under age 18 were widowed in the United States. In that year, the first in which monthly benefits were paid under the act, approximately 32,000 such families became entitled to monthly survivor benefits. By June 1945 survivor benefits were in force on the wage records of about 180,000 deceased workers who were survived by a widow and children under age 18. Surveys of widows and children receiving these benefits in 1940 in seven cities show that they afforded many families some protection from want and were a considerable factor in helping the widows maintain homes for their children.

The great majority of the widows²

*Bureau of Old-Age and Survivors Insurance, Analysis Division. Articles describing the resources of primary beneficiary families studied in the same cities, and also containing summary data on widow and child beneficiaries, were published in the *Bulletin* for July 1943, pp. 3-20, and September 1943, pp. 3-17.

¹ Estimated by the Metropolitan Life Insurance Company. *Best's Insurance News*, Life Edition, Vol. 45, No. 5 (September 1944), p. 24.

² The only widow beneficiaries discussed in this article are those who have in their care a child of a deceased wage earner.

interviewed were housewives who were suddenly confronted with the double responsibility of securing an income and keeping a home for their families. Few of them were employed when their husbands were alive, and not many had the experience, skill, or training required for earning a satisfactory family wage. Furthermore, in six of the cities only about 10 percent, and in one city 24 percent, had as much as \$25 a month in income from assets accumulated by the family before the husband died or from private insurance payments. From 45 to 62 percent of the widows had no income whatever from such resources.³ Most of the relatives on whom they might rely for aid were sons and daughters between the ages of 18 and 24, who were handicapped as wage earners by youth and inexperience, or parents whose earning power was restricted because of advanced age.

Scope and Method

These findings are based on information obtained from beneficiaries interviewed in their homes by representatives of the Bureau of Old-Age and Survivors Insurance in 1941-42. The families whose resources were studied had been awarded survivor benefits in

³ In computing these percentages, old-age and survivors insurance benefits and the rental value of owner-occupied homes were not included.

1940 and had been beneficiaries for at least a year at the time of the interview. For purposes of analysis, cities in two geographical areas have been grouped—Philadelphia and Baltimore have been combined in one survey, and Birmingham, Memphis, and Atlanta in another. The cities surveyed, the number of families in the completed samples, the proportionate size of the various samples, and the periods they represent are shown in the following tabulation:

Survey	Number of families in completed survey sample	Benefit awards		Period of survey year ¹
		Period of awards	Percent of all awards in period	
Philadelphia and Baltimore.....	129	Jan.-June 1940....	41.1	May 1940-July 1941
St. Louis.....	120	1940.....	48.2	Nov. 1940-Nov. 1941
Birmingham, Memphis, and Atlanta.....	183	1940.....	45.8	Feb. 1941-Mar. 1942
Los Angeles.....	134	1940 and Jan. 1941	42.0	Apr. 1941-June 1942

¹ The survey year fell within the period specified. Data were obtained for the 12 months preceding the month in which the interview was held.

The samples selected were stratified to represent the various wage levels of the deceased fathers. Although the samples were small in absolute numbers, they constituted a large proportion, 41-48 percent,⁴ of the different universes. This fact and the care with which they were stratified ensured that they would be representative of the widows and children who had been awarded benefits in the respective cities. The uniform and comparable relationships found in all the surveys evidence their accuracy and significance. The method of sample selection and the definitions and general concepts applied in the surveys were presented in the BULLETIN for July 1943.

Children of workers who died fully or currently insured⁵ may, if other-

⁴ As in preceding articles, a figure was computed for each survey and the range for the four surveys is given.

⁵ A *fully insured* individual is defined by the Social Security Act as follows: (1) a person who has had not less than 1 quarter of coverage for each 2 of the calendar quarters elapsing after 1936 or after the quarter in which he attained the age of 21, whichever quarter is later, and up to but excluding the quarter in which he attained age 65 or died, whichever first occurred, and in no case less than 6 quarters; or (2) one who has had at least 40 quarters of coverage. A quarter of coverage is a calendar quarter in which the worker has been paid not less than \$50 in taxable wages. A *currently insured* individual is one to whom taxable wages of not less than \$50 have been paid for each of not less than 6 of the 12 quarters immediately preceding the quarter in which he died.

wise qualified,⁶ receive survivors insurance benefits based on their fathers' wage records. Widows under age 65 may receive monthly benefits only if they are caring for a child of the deceased wage earner. The number of children of deceased wage earners who lived with guardians rather than their mothers was too small to permit a separate analysis; therefore, only children living with their mothers were included in the surveys.

Data were obtained for the 12 months preceding the

In age and other personal and family characteristics, persons to whom widow and child benefits were awarded in 1940 were in general similar to persons receiving awards in 1941-43. There were slight differences in these characteristics in the awards of 1944, when the deaths of members of the armed forces increased the proportion of younger workers among the deceased fathers. In many respects, therefore, the families included in these surveys are typical of families awarded similar benefits in later years. In other respects, however, the situation of all families receiving benefits—those included in the surveys as well as those awarded benefits later—was affected by conditions created by the war. More widows with children in their care were employed in 1943 and in 1944 than in 1941-42; and each year after 1940 an increasing number of young men left home for service in the armed forces. Obviously, the resources of the survivor beneficiary families studied can be regarded as representative only of beneficiaries in large cities in the period covered.

The widow and all her unmarried

⁶ Unmarried children under age 18 who were dependent on the wage earner at the time of his death are eligible for child's benefits. These benefits are suspended if a child under 18 and over 16 years of age fails to attend school regularly when school attendance is feasible, and if a child earns \$15 or more monthly in employment covered by old-age and survivors insurance.

children under age 18 form a group of persons either entitled to benefits or eligible for benefits on the father's wage record. In this article they are referred to as the "beneficiary group" even though the widow or some of the children were not entitled to benefits during the year reviewed.⁷ In some beneficiary groups the widow or one or more children do not file for benefits because they wish to work in covered employment or because the maximum family benefit is absorbed by others in the family. Whether beneficiaries or not, they are members of a family group all of whom are eligible for benefits. The total amount of benefits paid to the entitled members of the group may be regarded as a family benefit which helps the widow rear the young children of the deceased worker.

Most of the data presented in this article are classified by number of children in the beneficiary group. A "one-child beneficiary group" is composed of a widow and one child; a "two-child beneficiary group," of a widow and two children; and a "three-or-more-child beneficiary group," of a widow and three or more children. Children who were beneficiaries or potential beneficiaries for any part of the survey year are included in the beneficiary group even though their eligibility for benefits may have terminated during the year.

In the analysis of resources, a distinction has been made between the beneficiary group and the other family members, sometimes referred to as "other relatives," or "others in the family." The two groups of related persons living together are referred to as a "family," of which the beneficiary group was a part. For example, one household was composed of a widow entitled to benefits, a son aged 15 also entitled to benefits, a son 17 not entitled because he did not file for benefits, a daughter aged 20, and the widow's mother. The widow and her two sons formed the beneficiary group, and the daughter and the widow's mother comprised the "other relatives" in the family. In considering income, the benefits and income from other sources reported by any member of the beneficiary group form the "beneficiary group income."

⁷ Only 78 of the 566 widows and 93 of the 1,126 children in the beneficiary groups in all four surveys combined were not entitled to benefits.

The income of the beneficiary group plus that of "others in the family" makes up the total "family income."

Whenever they could be estimated, the money value of goods received in lieu of wages and the value of gifts were included in the income reported, but no imputed rental value was entered for owner-occupied homes. No value was estimated for the garden, poultry, hogs, or dairy produce raised by the beneficiaries. Such produce and also gifts on which no value could be placed supplemented the incomes of many families in the three Southern cities, but only a few families in the other surveys.

In a few instances, in order to derive representative averages, it has been necessary to omit unusually extreme values. The small numbers in each sample make this especially important. In classifications by number of children in the beneficiary group, the sample cells are too small for computation of percentage distributions, and only the absolute figures are presented. The differences in amounts of income and assets reported in the various surveys, the fact that the survey years cover different periods, and the fact that the families in the seven cities surveyed do not represent all widow and child beneficiaries of survivors insurance make it inadvisable to combine the findings of all surveys in analyzing amounts of income. Significant results could be derived, however, by combining the data for all the surveys in relation to the number and age of the children in the beneficiary groups, family living arrangements, and net worth.

In considering the situation of the widows studied, it should be noted that many were visited only slightly more than a year after their husbands had died and that few had been widowed as long as 2 years. Many widows had not yet recovered from the shock of their bereavement, and a number had been ill during the survey year. These widows often said that they expected to find a job, move, or make some other adjustment. It was evident also that further changes would have to be made by the widows who got along during the survey year by drawing on the private insurance payments they had received or on other assets.

Personal and Family Characteristics

As was to be expected, when they died the great majority of workers

who had been the fathers of the families surveyed, and an even larger proportion of their widows, were comparatively young. After age 50, relatively fewer men leave children in the ages at which a child can be entitled to benefits. Approximately two-thirds of the fathers and three-fourths of the widows in St. Louis, Los Angeles, and the three Southern cities were between 30 and 49 years of age. In Philadelphia and Baltimore, where a slightly larger proportion of the fathers than in the other surveys were aged 50 and over, 54 percent of the fathers and 63 percent of the widows were aged 30-49. The fathers' average age was 43-45 at death; they left widows whose average age at that time was 38-41 years. The death of workers at middle age, usually the most productive period in a man's lifetime, creates serious economic as well as personal problems for their families. Their wives often must not only rear young children

but must also provide for aging parents.

In three of the surveys, nearly half the workers were survived by a widow and one beneficiary child, while in the three Southern cities only 38 percent left a widow and one child (table 1). The majority of the other workers left two children under age 18. Only 16-27 percent of the total had three or more children of eligible age. Census data on family composition in 1940 indicate that these relationships among families by number of children are similar to those existing among all families in the cities where the samples were selected.

A few of the men leaving one beneficiary child were young and had only the one child; a number were older men with several children but only one under age 18. On the average, the fathers survived by only one beneficiary child were slightly older than those survived by more children.

Table 1.—Percentage distribution of beneficiary groups by number of children, average age of children, and percentage distribution of children by age¹ and number in the beneficiary group, seven cities

Number of children in beneficiary group	All beneficiary groups		Average age of children (years)	Percentage distribution of children by specified age							
	Number	Percent		All ages		1-3	4-6	7-9	10-12	13-15	16-18
				Number	Percent						
Seven cities combined											
Total.....	566	100.0	10.9	1,126	100.0	10.2	11.5	16.0	18.5	21.0	22.8
1 child.....	251	44.4	11.7	251	100.0	10.0	9.2	12.0	14.3	25.1	29.4
2 children.....	187	33.0	11.4	374	100.0	8.8	9.9	13.9	20.1	22.7	24.6
3 or more children.....	128	22.6	10.2	501	100.0	11.4	14.0	19.5	19.3	17.6	18.2
Philadelphia and Baltimore											
Total.....	129	100.0	11.4	234	100.0	9.4	10.7	14.5	16.7	21.4	27.3
1 child.....	60	46.5	11.4	60	100.0	11.7	10.0	16.7	13.3	18.3	30.0
2 children.....	48	37.2	12.2	96	100.0	7.3	9.4	7.3	20.8	25.0	30.2
3 or more children.....	21	16.3	10.5	78	100.0	10.3	12.8	21.8	14.1	19.2	21.8
St. Louis											
Total.....	120	100.0	10.9	235	100.0	11.5	9.4	16.6	20.9	19.6	22.0
1 child.....	56	46.6	11.4	56	100.0	12.5	5.4	16.1	14.3	23.2	28.5
2 children.....	38	31.7	11.1	76	100.0	11.8	7.9	14.5	22.4	19.7	23.7
3 or more children.....	26	21.7	10.4	103	100.0	10.7	12.6	18.4	23.3	17.5	17.5
Birmingham, Memphis, and Atlanta											
Total.....	183	100.0	10.7	399	100.0	9.3	14.0	16.3	18.8	20.8	20.8
1 child.....	70	38.3	12.2	70	100.0	4.3	10.0	8.6	18.6	29.9	28.6
2 children.....	63	34.4	11.6	126	100.0	6.3	9.5	15.1	19.8	25.5	23.8
3 or more children.....	50	27.3	9.6	203	100.0	12.8	18.2	19.7	18.2	14.8	16.3
Los Angeles											
Total.....	134	100.0	10.9	258	100.0	11.2	10.5	16.3	17.4	22.1	22.5
1 child.....	65	48.5	11.7	65	100.0	12.3	10.8	7.7	10.8	27.7	30.7
2 children.....	38	28.4	10.3	76	100.0	11.8	13.2	19.7	17.1	18.4	19.8
3 or more children.....	31	23.1	11.0	117	100.0	10.3	8.5	18.8	21.4	21.3	19.7

¹ Age at end of survey year.

The mothers also were somewhat older in the one-child beneficiary groups. Between the two-child and the three-or-more-child beneficiary groups, however, there was no appreciable and uniform difference in the average ages of either the fathers or the mothers.

The average number of children per beneficiary group was 2 or practically 2 in each survey except Philadelphia and Baltimore, where it was 1.8. The average number of children in the beneficiary groups composed of 3 or more children was 3.7 in Philadelphia and Baltimore, 4 in St. Louis, 3.8 in Los Angeles, and 4.1 in the three Southern cities. Only 56 of the 566 families surveyed in all cities combined had 4 or more children in the beneficiary group (table 8); nearly half of them (26) were families with just 4 children; 3 families had 8, and 1 had 9 children. Almost half the families with more than 3 children were in the three Southern cities.

While the workers who died leaving three or more children as potential beneficiaries formed only 16-27 percent of the deceased fathers, the proportion of all potential child beneficiaries who were members of these large beneficiary groups was 33 percent in Philadelphia and Baltimore, 44 percent in St. Louis, 45 percent in Los Angeles, and 51 percent in the three Southern cities. In all the surveys combined, 44 percent of the children were in beneficiary groups of three or more children. A large proportion of the children, therefore, were affected by the maximum benefit provision of the law which, for any family comprising a widow and three or more children, operates to limit the total amount that can be paid.

The proportion of families with three or more children was relatively large in the Southern cities because of the number who were Negro. In the three Southern cities, 67 families (37 percent) were Negro, while the other surveys included only a few Negro families. Forty percent of the Southern Negro wage earners, in contrast to only 19 percent of the white, were survived by more than two children who could receive benefits.

In each survey the average age of the children at the end of the survey year was 11 years.⁸ The average age

⁸ They were a year or more younger when their fathers died. The end of the survey year was always more than 1 year

of the children in the one-child and two-child beneficiary groups was 11 or 12 years, but the children in the larger families averaged 10 years in three of the four surveys. Many of the children could be beneficiaries for only 5 or 6 years. From 42 to 49 percent were 13-18 years of age at the end of the survey year.⁹ Approximately one-fifth were aged 16-18 (table 1).

The number of years during which a widow may receive monthly benefits prior to age 65 is limited by the age of her youngest child. In each city a number of widows had children who would not attain age 18 for from 12 to 17 years. In 26-33 percent of the beneficiary groups, there were one or more children under age 7 at the end of the survey year. The youngest child in the beneficiary group was at least 13 years of age in 33-40 percent of the families. In these families the widow could draw benefits for less than 5 additional years. The percentage distribution of beneficiary groups by age of youngest child at the end of the survey year was as follows:

Age group	Percentage distribution of beneficiary groups				
	Seven cities combined	Philadelphia and Baltimore	St. Louis	Birmingham, Memphis, and Atlanta	Los Angeles
Total..	100.0	100.0	100.0	100.0	100.0
1-3.....	17.1	13.2	18.3	18.6	17.9
4-6.....	12.9	12.4	10.9	14.8	12.7
7-9.....	16.4	15.5	20.0	12.6	19.4
10-12.....	16.8	18.6	17.5	18.0	12.7
13-15.....	21.6	22.5	18.3	22.9	21.6
16-18.....	15.2	17.8	15.0	13.1	15.7

In 31-35 percent of the families, all the children in the beneficiary group were under age 12. All the children were aged 12 and over in 39-43 percent of the families in three surveys, and in 50 percent of the families in Philadelphia and Baltimore, where there was a larger proportion of older men among the deceased fathers. The rest of the families had at least one child under age 12 and at least one aged 12 and over. A majority of the beneficiary groups in which there were three or more children were composed of children both under and over age 12.

Residence.—From 34 to 47 percent and sometimes nearly 2½ years after the father's death.

⁹ Children under 18 any part of the survey year are included in the beneficiary group.

of the widows owned the homes in which they lived. In Los Angeles more than one-fourth, and in each of the other surveys less than one-fifth, owned unmortgaged homes. Some widows had invested private insurance payments or other funds in homes after the husband's death. Approximately 5 percent of the widows in Philadelphia and Baltimore and in St. Louis, and about 15 percent in the three Southern cities and Los Angeles, had either paid off mortgages or purchased new homes. A few widows, however, had sold or lost their homes, and others had rented them and moved to property with cheaper rent in order to meet the mortgage payments. In extent of home ownership, there was not much difference between the large and small beneficiary groups.

From 38 to 51 percent of the families lived in homes rented by the widow. Among these were several who had moved to homes where the rent was less than they had formerly paid, because the family income had been so greatly reduced by the father's death.

Nearly all the other widows were living in the homes of relatives; only a few were rooming and boarding.

Family composition.—Nearly all the widows had lived with their husbands in their own homes, and most of them maintained their own homes after his death. During the year surveyed, only 10 percent of the widows in the three Southern cities, 13 percent in Los Angeles, 16 percent in St. Louis, and 21 percent in Philadelphia and Baltimore lived in homes of relatives. Almost all the widows who lived with relatives had only one or two children. These widows had not owned their own homes and had moved to the homes of relatives after the death of the wage earner. On the other hand, a relative had moved into the homes of 6-11 percent of the widows. In all, after the wage earner's death a new member was added to one-fifth of the households in each survey either by the widow's moving to the home of a relative or by some relative's moving in with the widow. Usually, but not always, this change in family composition was made for the convenience of the widow.

The 80-90 percent of the widows who were heads of their own households during the whole survey year represented the following three types of families, in a remarkably similar

pattern in each of the four surveys (table 2):

1. Most numerous were the families consisting only of the widow and nonmarried children under age 18—the beneficiary group. This group included nearly half the widows interviewed in Los Angeles and the three Southern cities, 40 percent of those in St. Louis, and 33 percent of those in Philadelphia and Baltimore. These widows had no relative in the household to help rear their dependent children.

2. The only persons living with 21–27 percent of the widows and their dependent children were older nonmarried children, not members of the beneficiary group. The widow and her own nonmarried children (both dependent and older children) were the only persons in 58 percent of the families visited in Philadelphia and Baltimore and in more than two-thirds of those in each of the other surveys.

3. Some relative other than or in addition to a nonmarried son or daughter lived with the widow in 18–21 percent of all the families. Most of these relatives were parents, married children, or the widows' sisters or brothers.

The relatives who were most likely to make contributions to the joint household were the widows' own nonmarried sons or daughters 18 years of age or older. Most of them (80–95 percent) were young, under age 25, and nearly all were self-supporting, although occasionally an adult child was dependent on his mother because of school attendance or illness or for some other reason. Frequently the widows said that they "could not have gotten along" without the help of an older son or daughter, or wondered what they would do if the son or daughter who was the chief wage earner should marry or be drafted into the armed forces. For example:

Mrs. P, widowed at age 58, and a daughter aged 16 together received monthly benefits totaling \$17.33. Their only other income was \$24 interest on a savings account of \$1,700, from which they withdrew \$300 during the survey year. A son, aged 23, was the other family member and the only wage earner. His employment as a truck driver paid him \$1,303 (\$108.58 monthly). The family spent \$25 a month for rent, more than the amount of their benefits. Obviously Mrs. P was right in saying that her son helped her a "good bit" and that without him her "assets would already have been exhausted."

Two older sons, aged 19 and 24, were the chief wage earners in the family of Mrs. Y. The widow aged 49, a daughter aged 12, and a son aged 16 were entitled as a family to monthly benefits totaling \$40.18.

Table 2.—Distribution of families by family composition and number of children in the beneficiary group, seven cities

Number of children in beneficiary group	All families	Widow's family alone			Widow's family and others		
		Total	Beneficiary group only	Beneficiary group and other nonmarried children	Total	Relatives living with beneficiary group ¹	Beneficiary group living with relatives
Percentage distribution of families							
Seven cities combined, total.....	100.0	65.9	42.4	23.5	34.1	19.6	14.5
1 child.....	100.0	59.8	34.7	25.1	40.2	19.9	20.8
2 children.....	100.0	65.2	42.2	23.0	34.8	21.4	13.3
3 or more children.....	100.0	78.9	57.8	21.1	21.1	16.4	4.4
Philadelphia and Baltimore, total.....	100.0	58.2	32.6	25.6	41.8	20.9	20.7
St. Louis, total.....	100.0	66.7	40.0	26.7	33.3	17.5	15.9
Birmingham, Memphis, and Atlanta, total.....	100.0	68.3	46.4	21.9	31.7	21.3	10.4
Los Angeles, total.....	100.0	69.4	48.5	20.9	30.6	17.9	12.7
Number of families							
Philadelphia and Baltimore							
Total.....	129	75	42	33	54	27	27
1 child.....	60	31	16	15	29	10	19
2 children.....	48	29	15	14	19	12	7
3 or more children.....	21	15	11	4	6	5	1
St. Louis							
Total.....	120	80	48	32	40	21	19
1 child.....	56	32	16	16	24	10	14
2 children.....	38	26	18	8	12	7	5
3 or more children.....	26	22	14	8	4	4	5
Birmingham, Memphis, and Atlanta							
Total.....	183	125	85	40	58	39	19
1 child.....	70	45	28	17	25	16	9
2 children.....	63	38	26	12	25	16	9
3 or more children.....	50	42	31	11	8	7	1
Los Angeles							
Total.....	134	93	65	28	41	24	17
1 child.....	65	42	27	15	23	14	9
2 children.....	38	29	20	9	9	5	4
3 or more children.....	31	22	18	4	9	5	4

¹ Each of these families included a relative other than an older nonmarried child of the widow and also, in some instances, nonmarried or married children who were not members of the beneficiary group. See page 15.

Mrs. Y earned \$208 during the year by doing washing in her home; the beneficiary son quit school as soon as he became 16 years of age and earned \$6 as a helper on an uncle's truck in the last 2 weeks of the year surveyed; the two older sons earned \$808 and \$1,181 as factory workers. With benefits of \$482.16, the total annual family income for the five people was \$2,686, of which \$1,989 was earned by the older sons. Since there were no assets except a few small insurance policies, the family had no resources for an emergency, and would have had a hard time getting along without the older children.

Table 2 shows the number of widows and beneficiary-group children who were living with older nonmarried children and with other relatives. Among households which included others were (1) families composed of an older nonmarried child and some

other relative, such as the widow's mother or a married child and his family; (2) families in which the beneficiary group had moved to live with one of the widow's married children; and (3) households in which a married child and his family had moved in with the beneficiary group. The total number of families in which there was an older son or daughter, either single or married, was as follows:

Survey	Number	Percent of all families
Philadelphia and Baltimore.....	50	39
St. Louis.....	38	32
Birmingham, Memphis, and Atlanta.....	59	32
Los Angeles.....	35	26

In all the cities combined, approximately one widow in every five had one or both parents in her family. Except in Philadelphia and Baltimore, about half these widows were the head of the household; the other half lived with their parents. In Philadelphia and Baltimore, relatively more of the widows were living in their parents' homes.

While the relatives with whom they lived aided many widows in each city, only 6 to 13 percent were helped by gifts from relatives not in the household.

Compared with smaller beneficiary groups, the widows with three or more dependent children more often lived

alone. In all the cities combined, 58 percent of the three-or-more-child beneficiary groups lived alone, in contrast to only 42 percent of the two-child and 35 percent of the one-child beneficiary groups. Consequently, the widows with the most dependents were handicapped as compared with the other widows—fewer were aided by relatives in the household.

Net Worth of the Beneficiary Group

As measured by the value of their investments, property, and other assets, a lower level of economic resources was reported by the large than by the small beneficiary groups.

Fewer of the three-or-more-child than of the one or two-child beneficiary groups had assets in excess of the amount of their outstanding obligations, and the value of the assets of the large beneficiary groups was less than that of the smaller ones (table 3). None of the large beneficiary groups in Philadelphia and Baltimore and only five or six in each of the other surveys had a net worth of as much as \$3,000; proportionately more of the smaller beneficiary groups were worth \$3,000 or more.

In the four surveys, the net worth of the largest group of widows, 31-42 percent, was minus or zero—they had no assets in excess of their liabilities or were in debt. The next largest group, 16-24 percent, had assets of \$1,000-2,999 in excess of their liabilities. Usually these assets represented an equity in a home. Half the widows in three surveys and a little more than a third in Los Angeles either had no assets or none except their homes. The percentages of widows whose gross assets, other than their homes or insurance policies, were worth \$2,000 or more were as follows: Philadelphia and Baltimore, 8.6; St. Louis, 14; Birmingham, Memphis, and Atlanta, 13; and Los Angeles, 22. These percentages are small, at least partly because the wage earners died before all their children were adults and the husband and wife had not had a recent period free from child dependency in which to accumulate savings.

Insurance policies on the lives of members of the beneficiary group, which were not included in computing net worth, were carried in a large proportion of the families surveyed, as follows:

Survey	Percent
Philadelphia and Baltimore	86
St. Louis	92
Birmingham, Memphis, and Atlanta	94
Los Angeles	77

In most cases, however, these policies had little or no cash value and, consequently, were not particularly significant as assets. The total face value of the amounts carried was less than \$2,000 for 60-78 percent of the families; usually the policies were not paid up and were on the life of a child. Small burial policies, common in Birmingham and Memphis, partly account for the large proportion of widows and children with insurance in the three Southern cities. The fact that less industrial insurance

Table 3.—Distribution of beneficiary groups by net worth and number of children in the beneficiary group, seven cities

Number of children in beneficiary group	All beneficiary groups	Without assets or with liabilities in excess of assets ¹			With assets exceeding liabilities by—						
		Total	Without assets ²	Liabilities exceeded assets	Total	Less than \$500	\$500-999	\$1,000-2,999	\$3,000-4,999	\$5,000-9,999	\$10,000 or more
Percentage distribution of beneficiary groups											
Seven cities combined, total	100.0	38.0	17.8	20.2	62.0	12.5	8.0	19.5	10.1	8.5	3.4
1 child	100.0	33.1	16.8	16.3	66.9	13.9	6.0	19.8	12.4	9.2	5.6
2 children	100.0	38.5	16.6	21.9	61.5	11.8	5.9	22.4	9.1	9.6	2.7
3 or more children	100.0	46.9	21.9	25.0	53.1	10.9	14.9	14.8	7.0	5.5	-----
Philadelphia and Baltimore, total	100.0	38.8	24.0	14.8	61.2	16.3	7.8	24.0	5.4	5.4	2.3
St. Louis, total	100.0	39.1	18.3	20.8	60.9	14.2	4.2	20.8	10.8	6.7	4.2
Birmingham, Memphis, and Atlanta, total	100.0	42.1	17.5	24.6	57.9	11.5	9.3	16.4	8.7	10.4	1.6
Los Angeles, total	100.0	30.6	11.9	18.7	69.4	9.0	9.7	18.7	15.6	10.4	6.0
Number of beneficiary groups											
Philadelphia and Baltimore											
Total	129	50	31	19	79	21	10	31	7	7	3
1 child	60	22	16	6	38	10	4	11	6	4	3
2 children	48	19	10	9	29	10	1	14	1	3	-----
3 or more children	21	9	5	4	12	1	5	6	-----	-----	-----
St. Louis											
Total	120	47	22	25	73	17	5	25	13	8	5
1 child	56	19	9	10	37	13	-----	13	6	3	2
2 children	38	17	10	7	21	3	1	7	5	2	3
3 or more children	26	11	3	8	15	1	4	5	2	3	-----
Birmingham, Memphis, and Atlanta											
Total	183	77	32	45	106	21	17	30	16	19	3
1 child	70	28	14	14	42	6	4	13	9	7	3
2 children	63	26	7	19	37	6	6	12	5	8	-----
3 or more children	50	23	11	12	27	9	7	5	2	4	-----
Los Angeles											
Total	134	41	16	25	93	12	13	25	21	14	8
1 child	65	14	3	11	51	6	7	13	10	9	6
2 children	38	10	4	6	28	3	3	9	6	5	2
3 or more children	31	17	9	8	14	3	3	3	5	-----	-----

¹ As of end of survey year. The values of outstanding reserves of annuity or other monthly payment insurance policies and trust funds are not included as assets.

² Includes beneficiary groups whose assets and liabilities balance, and those who had no assets or liabilities.

has been sold in California than in many other sections of the country may explain why the proportion of beneficiary groups with insurance was lowest in Los Angeles.

In the proportion carrying life insurance policies there was no marked difference among the various sizes of beneficiary groups. There was also little difference among them in the proportion receiving various types of lump-sum death benefits at the wage earner's death, although the larger beneficiary groups reported slightly smaller amounts of such benefits. While the great majority of the widows received life insurance, workmen's compensation, or veterans' lump-sum payments at their husband's death, table 4 shows that funeral, medical, burial, and other outstanding bills consumed a large proportion of such payments.¹⁰ The result was that 34-43 percent of the beneficiary groups either received no death benefits or had nothing left from such benefits.

Considerable security was provided by life insurance payments of \$3,000 or more, received by 13-22 percent of the widows, and by the monthly payments from annuity or other monthly payment insurance policies, workmen's compensation, or veterans' survivor benefits, which were reported by 13 percent of the beneficiary groups in St. Louis, 14 percent in the three Southern cities, and 29 percent in Los Angeles.

Employment of Members of Beneficiary Group

One objective of survivor benefits is to help provide an income that will enable the widow to care for her children, preferably by being at home with them. The number of widows who were found to be working is some indication of the extent to which the present benefit provisions do and do not accomplish this purpose.

Before their husbands' deaths, from 13 to 19 percent of the widows were earning some income, usually by working away from home. Nearly all these widows continued working and were employed all the survey year, although in each survey there were two or three who had stopped working entirely or who had irregular employment. Other widows who were not gainfully employed at the time of

¹⁰ See Leland, Janet, "Family Resources To Meet Costs of a Worker's Last Illness and Death," *Social Security Bulletin*, Vol. 7, No. 3 (March 1944), pp. 19-23.

Table 4.—Percentage distribution of beneficiary groups by amount of lump-sum death benefits¹ received at death of wage earner, and balance after payment of bills, five cities²

Amount of death benefits	St. Louis		Birmingham, Memphis, and Atlanta		Los Angeles	
	Total amount	Balance after payment of funeral, medical, and other outstanding bills	Total amount	Balance after payment of funeral, medical, and other outstanding bills	Total amount	Balance after payment of funeral, medical, and other outstanding bills
Total number...	120	120	183	183	134	134
Total percent...	100.0	100.0	100.0	100.0	100.0	100.0
None.....	13.3	42.5	12.0	34.3	20.1	33.5
Less than \$500.....	15.0	19.2	25.1	23.0	7.5	18.7
500-999.....	18.4	10.0	13.7	12.0	14.2	11.2
1,000-1,999.....	24.2	15.0	21.9	13.7	21.6	17.2
2,000-2,999.....	15.8	5.0	9.3	5.5	14.2	8.2
3,000 or more.....	13.3	8.3	18.0	11.5	22.4	11.2

¹ Mostly proceeds of insurance policies carried by the deceased wage earners, although other lump-sum death benefits, such as workmen's compensation and Veterans Administration burial payments, are included. Excludes all old-age and survivors insurance benefits and the value of all other monthly payments such as those from annuity and limited period private insurance payments and veterans' or workmen's

compensation survivor payments. Such monthly payments, other than survivor benefits, were reported by 13 percent of the beneficiary groups in St. Louis, 14 percent in Birmingham, Memphis, and Atlanta, and 29 percent in Los Angeles.

² Similar data not available for Philadelphia and Baltimore.

their husbands' deaths earned income during the survey year. As a result, the following proportions of all widows reported employment during the year:

Survey	Percent
Philadelphia and Baltimore.....	28
St. Louis.....	48
Birmingham, Memphis, and Atlanta.....	45
Los Angeles.....	56

From 16 to 28 percent of the widows were in jobs covered by old-age and survivors insurance; from 10 to 29 percent were in noncovered employment. Income from roomers or boarders or both—a type of noncovered employment—was received by 2 percent of the widows in Philadelphia and Baltimore and 10-13 percent in the other cities. Most of these widows had not kept roomers while their husbands were alive.

A comparison of the proportion of widows earning income before their husbands' deaths with the proportion employed at the time of the interview is probably the best indication of the extent to which the widows had undertaken to earn income after they were widowed.

Survey	Percent of widows employed	
	In month before husband died	At date of interview
Philadelphia and Baltimore.....	13	19
St. Louis.....	18	43
Birmingham, Memphis, and Atlanta.....	14	36
Los Angeles.....	19	42

It is apparent that entitlement to or eligibility for survivor benefits did not enable all the widows to stay at home. When interviewed, about 15 percent of the widows in Philadelphia and Baltimore and approximately 25-35 percent of those in the other surveys had jobs outside their homes.

The widow's health, age, and previous employment experience, as well as employment opportunities in the community, were important factors determining which widows had employment. Earnings were more often reported by younger widows and those who had worked before their husbands died. A slightly larger proportion of widows with one child than of those with two or more children had some earnings.

Only the widows who worked at jobs covered by old-age and survivors insurance were subject to benefit suspensions because of their employment. The proportion of all widows interviewed whose benefits had been suspended for a month or more in the survey year on account of employment was as follows:

Survey	Percent
Philadelphia and Baltimore.....	12
St. Louis.....	16
Birmingham, Memphis, and Atlanta.....	10
Los Angeles.....	22

Among those suspended were many who complained to the interviewers about losing their benefits when they worked. The gist of each complaint was: "Benefits don't help me much; they are not enough for us to live on, and then my benefit is suspended

when I work to help earn a living."

Mrs. G's case is an example. Mr. G was ill for some time before he died, and, since Mrs. G could not support him, a 16-year-old son, and herself, the family moved to live with Mrs. G's mother in a home that she owned, and Mrs. G went to work. After Mr. G's death, Mrs. G and her son remained with her 76-year-old mother; who had no income. Mrs. G continued to work as a cleaner in a retail furniture store, and her benefits (\$11.88 monthly) were suspended. Her son's benefits of \$7.92 monthly were also suspended for 3 months while he worked during his summer vacation. Only \$71.28 in benefits was received by the family during the survey year; the widow earned \$585 and her son, \$191. Their total family cash income of \$847 was supplemented by the use of their only assets—the \$350 balance remaining from the husband's private insurance policy after his funeral and medical expenses had been paid. A debt of \$39 was contracted during the survey year for an installment purchase. Mrs. G said that she couldn't live on the \$19.80 monthly benefit to which the family was entitled, and she felt that her benefits should not be suspended because she earned an average of about \$12 a week.

In 16-23 percent of all the families surveyed, an older child in the beneficiary group earned income. All but

one of the children reporting earnings were aged 15 or older. Many of these children were in the larger families and had never filed for benefits. Little is known of their previous employment experience or schooling, but apparently a few children quit school and went to work after their father died, some finished high school before going to work, others did some part-time work after school, and others had already quit school and were working at the time of the fathers' death.

Beneficiary Group Income

What income of their own did the widows and their dependent children have? Table 5 shows the average amount, and table 6 shows the distribution of beneficiary groups by amount of their total income. It should be noted that the amounts shown constituted total family income for the 33-49 percent of the beneficiary groups who lived alone, but not for most of those who lived with others. The mean yearly beneficiary group income was \$786 in Philadelphia and Baltimore, \$909 in St. Louis, \$841 in the three Southern cities, and \$1,262 in Los Angeles.

Table 5.—Average annual beneficiary group income from benefits and from other sources by number of children in the beneficiary group, seven cities

Number of children in beneficiary group	Number of beneficiary groups	Average (mean) annual income		
		Total	From insurance benefit	From other sources
Philadelphia and Baltimore				
Total.....	128	\$785.77	\$477.00	\$307.87
1 child.....	59	692.47	396.77	295.70
2 children.....	48	811.10	529.33	281.77
3 or more children ¹	21	990.02	588.30	401.72
St. Louis				
Total.....	120	908.72	484.62	424.10
1 child.....	56	735.69	369.46	366.23
2 children.....	38	1,011.13	565.93	445.20
3 or more children ¹	26	1,131.73	613.84	517.90
Birmingham, Memphis, and Atlanta				
Total.....	183	840.97	459.28	381.69
1 child.....	70	818.95	368.82	450.13
2 children.....	63	824.95	518.13	306.82
3 or more children ¹	50	891.98	511.78	380.20
Los Angeles				
Total.....	134	1,261.77	485.12	776.65
1 child.....	65	1,181.90	377.26	804.64
2 children.....	38	1,360.22	564.81	795.41
3 or more children ¹	31	1,308.57	613.58	694.99

¹ Excludes one beneficiary group whose income was an extreme value in relation to the others. In this family the insurance benefit received was \$249.60; the income in addition to benefits was \$13,339.

² The average number of children in the 3-or-more-child beneficiary groups was 3.7 in Philadelphia and Baltimore; 4.0 in St. Louis; 4.1 in Birmingham, Memphis, and Atlanta; and 3.8 in Los Angeles.

Table 6.—Distribution of beneficiary groups by annual income and number of children in the beneficiary group, seven cities

Annual beneficiary group income	All beneficiary groups		Number of beneficiary groups with specified number of children		
	Number	Percent	1 child	2 children	3 or more children
Philadelphia and Baltimore					
Total.....	129	100.0	60	48	21
Less than \$300.00.....	1	.8	1	1	—
300.00-599.99.....	51	39.4	36	13	2
600.00-899.99.....	37	28.7	8	19	10
900.00-1,199.99.....	25	19.4	9	12	4
1,200.00-1,499.99.....	6	4.7	1	3	2
1,500.00 or more.....	9	7.0	5	1	3
St. Louis					
Total.....	120	100.0	56	38	26
Less than \$300.00.....	3	2.5	2	1	—
300.00-599.99.....	35	29.2	24	7	4
600.00-899.99.....	33	27.5	19	9	5
900.00-1,199.99.....	19	15.8	4	8	7
1,200.00-1,499.99.....	16	13.3	3	8	5
1,500.00 or more.....	14	11.7	4	5	5
Birmingham, Memphis, and Atlanta					
Total.....	183	100.0	70	63	50
Less than \$300.00.....	8	4.4	5	1	2
300.00-599.99.....	65	35.6	32	18	15
600.00-899.99.....	48	26.2	10	24	14
900.00-1,199.99.....	33	18.0	12	11	10
1,200.00-1,499.99.....	11	6.0	2	5	4
1,500.00 or more.....	18	9.8	9	4	5
Los Angeles					
Total.....	134	100.0	65	38	31
Less than \$300.00.....	2	1.5	1	1	—
300.00-599.99.....	19	14.2	13	6	—
600.00-899.99.....	28	20.9	10	6	12
900.00-1,199.99.....	26	19.4	15	7	4
1,200.00-1,499.99.....	18	13.4	7	6	5
1,500.00 or more.....	41	30.6	19	12	10

In three surveys, approximately 6 or 7 of every 10 widows and their dependent children had less than \$75 in average monthly income. In the fourth survey, Los Angeles, the incomes were larger; nearly 6 in 10 had more than \$75. In every survey, only a few beneficiary groups averaged less than \$25 a month.

In general, widows with one child naturally received less in benefits than those with larger families, and their average total beneficiary group income was least. Beneficiary group income averaged slightly more for widows with two children, and, except in Los Angeles, it was highest for those with three or more children. The levels of living of the various beneficiary groups cannot be compared, however, until the total family

income is considered, because many of the beneficiary groups lived with relatives who reported income.

Survivors insurance benefits.—Old-age and survivors insurance benefits were the chief source of beneficiary group income. The average monthly family benefits awarded are shown in table 7, and distributions of the families by the amount of the monthly benefit are given in table 8. The amounts of benefits awarded are similar from city to city, except that they were somewhat less in the Southern cities because the deceased fathers' average monthly wages, and therefore the primary benefit amounts, were smaller. In practically all families composed of a widow and three or more beneficiary children, the award was limited by the provision of the act fixing the maximum benefit at twice the wage earner's primary benefit or 80 percent of his average monthly wage, whichever is less. The third maximum limitation provided by the act—\$85 a month—did not apply to any beneficiary group included in the four surveys. These statutory limitations, and the fact that on the average the fathers in the larger families had earned lower wages, caused the three-or-more-child families to receive only slightly higher average benefits than those received by widows with only two children. Although on the average there were four children in the three-or-more-child beneficiary groups, the monthly benefits awarded to these groups averaged only \$2.33 to \$3.71 more in three surveys than those awarded to widows with two children and actually \$2.84 less in the three Southern cities. Widows with two children, however, averaged from \$12.24 to \$17.39 more in monthly family benefits awarded than widows with one child.

The smallest family benefit award—\$10, which is the minimum benefit payable under the act on the basis of an individual wage record—was received by two one-child beneficiary groups. Neither widow had filed for benefits for herself, because each was working in covered employment. Nine other widows with one child (seven of whom were in the three Southern cities) received \$12.50, the minimum benefit for a widow and one child. These small benefits were usually more than 50 percent of low average monthly wages. It should be noted, however, that the average monthly

Table 7.—Average primary insurance benefit, monthly family benefit awarded, and amount of benefit received in survey year, by number of children in the beneficiary group, seven cities

Number of children in beneficiary group	Number of beneficiary groups	Average (mean)			
		Primary insurance benefit	Monthly family benefit awarded	Benefit received in survey year	
				Monthly	Yearly
Philadelphia and Baltimore					
Total.....	129	\$27.19	\$41.06	\$30.68	\$476.13
1 child.....	60	28.29	34.13	32.86	394.31
2 children.....	48	26.75	46.37	44.11	529.33
3 or more children.....	21	25.04	48.71	49.02	588.30
St. Louis					
Total.....	120	27.52	42.79	40.38	484.62
1 child.....	56	26.74	33.01	30.79	369.46
2 children.....	38	29.23	50.40	47.16	565.93
3 or more children.....	26	26.71	52.73	51.15	613.84
Birmingham, Memphis, and Atlanta					
Total.....	183	25.12	40.00	38.27	459.28
1 child.....	70	26.04	32.52	30.74	368.82
2 children.....	63	26.49	45.88	43.18	518.13
3 or more children.....	50	22.11	43.04	42.65	511.78
Los Angeles					
Total.....	134	29.06	44.29	40.43	485.12
1 child.....	65	29.74	36.51	31.44	377.26
2 children.....	38	29.50	49.96	47.07	564.81
3 or more children.....	31	27.10	53.67	51.13	613.88

wage as computed to determine benefit amounts often does not represent the average earnings of the deceased workers while working in covered jobs; the average is lowered by periods of absence from covered employment, and earnings in noncovered employment are not included.

The largest family benefit awarded in the cities surveyed was \$83.20, an amount received by two families. In one family this benefit was paid to an entitled widow and three entitled children; in the other, to four entitled children—the widow and another child in the beneficiary group were not beneficiaries. In each, the monthly benefit amounted to one-third of \$250, the highest possible average monthly wage used in computing benefits.

More than half the families (52-62 percent) in each survey except Los Angeles were awarded between \$30 and \$49 in monthly benefits (table 8). In Los Angeles, 46 percent were in this range, and an unusually large proportion (25 percent) received from \$50 to \$59. In three surveys, 14-18 percent of the families had awards of less than \$30; in the three Southern cities, the proportion was 25 percent.

In all the cities, few widows with two children (20 of 187) were awarded less than \$30 in monthly benefits, and few with three or more children (29 of 128), less than \$40. In both instances, more than half the families at these low benefit levels were in the three Southern cities.

For approximately 60 percent of the widows in three surveys and 42 percent in the three Southern cities, the benefits awarded replaced less than 40 percent of the deceased fathers' average monthly wages. The remaining 40-58 percent of the widows received benefits that equaled 40 percent or more of the workers' average monthly wage. A combination of lower average monthly wages and larger beneficiary groups in the three Southern cities accounts for the higher ratio of their benefits to the average monthly wage.

Benefits were slightly more than half the average total beneficiary group income in three surveys. In Los Angeles, where the average benefits were largest, the widows and children also had more income from other sources and their benefits were only 38 percent of total income. Again excepting Los Angeles, the

percent that benefits formed of total beneficiary group income was smallest for one-child beneficiary groups (45-50 percent), slightly larger for three-or-more-child groups (54-59 percent), and largest for two-child beneficiary groups (56-65 percent). Only in Los Angeles did benefits represent a larger proportion of total beneficiary group income for the three-or-more-child groups than for the two-child families. There, the two-child groups averaged more income in addition to benefits than the larger groups, chiefly because they had more workmen's compensation and private insurance payments.

The beneficiary groups in income intervals under \$900 (one-third of the beneficiary groups in Los Angeles and approximately two-thirds of those in the other surveys) received two-thirds or more of their average income from benefits. The proportion that insurance benefits formed of total beneficiary group income decreased as the amount of the total income increased, but even the beneficiary groups whose incomes were \$1,500 or more derived 24-35 percent of their income from benefits:

Annual income of beneficiary group	Percent insurance benefit formed of beneficiary group income			
	Philadelphia and Baltimore	St. Louis	Birmingham, Memphis, and Atlanta	Los Angeles
All beneficiary groups.....	160.8	53.3	54.6	38.4
Less than \$300.....	100.0	92.2	90.4	100.0
300-599.....	87.2	83.0	85.5	83.0
600-899.....	74.5	66.8	72.8	76.1
900-1,199.....	47.1	48.7	46.3	40.8
1,200-1,499.....	35.3	38.5	40.7	36.9
1,500 or more.....	29.6	34.8	24.9	24.2

¹ Excludes one beneficiary group whose income, \$13,589, was an extreme value in relation to the others.

Income in addition to benefits.—More than 80 percent of the widows and children in three surveys and more than 90 percent in Los Angeles reported income in addition to benefits, but such income was either lacking or averaged less than \$25 a month for one-third of those in Los Angeles and for from one-half to two-thirds in the other surveys. Few widows and children in each survey had \$100 or more average monthly income in addition to benefits. In Los Angeles, 35 percent, and in the other surveys from

Table 8.—Distribution of beneficiary groups by monthly family benefit awarded and number of children in the beneficiary group, seven cities

Monthly family benefit awarded	All beneficiary groups		Number of beneficiary groups with specified number of children									All beneficiary groups		Number of beneficiary groups with specified number of children									
	Number	Percent	1	2	3	4	5	6	7	8	9	Number	Percent	1	2	3	4	5	6	7	8	9	
	Philadelphia and Baltimore											St. Louis											
Total.....	129	100.0	60	48	15	2	2		1	1		120	100.0	56	38	11	8	4	3				
\$10.00-19.99.....	7	5.4	4	2	1							5	4.2	5									
20.00-29.99.....	11	8.5	10	1								17	14.2	12	4						1		
30.00-39.99.....	39	30.2	29	8	1			1				37	30.8	30	4	2				1			
40.00-49.99.....	41	31.8	14	19	7				1			26	21.7	6	13	2	3		1	1			
50.00-59.99.....	24	18.6	3	13	5	1		1				18	15.0	3	7	5	3						
60.00-69.99.....	6	4.7		4	1	1						7	5.8		3	2	1		1				
70.00-79.99.....	1	.8		1								10	8.3		7		1	1	1				
80.00 or more.....																							
	Birmingham, Memphis, and Atlanta											Los Angeles											
Total.....	183	100.0	70	63	24	14	4	5		2	1	134	100.0	65	38	22	2	2	2	3			
\$10.00-19.99.....	12	6.6	10	2								8	6.0	7	1								
20.00-29.99.....	34	18.6	13	9	7	3			1			13	9.7	11	1	1							
30.00-39.99.....	48	26.2	31	12	2	2	1					35	26.1	23	8	3				1			
40.00-49.99.....	49	26.8	13	17	10	3		4		1	1	27	20.1	12	9	4				1	1		
50.00-59.99.....	22	12.0	3	12	2	3	2					33	24.6	12	9	9	1					2	
60.00-69.99.....	9	4.9		4	2	3						10	7.5		5	3	1		1				
70.00-79.99.....	8	4.4		7	1							6	4.5		5	1							
80.00 or more.....	1	.5						1				2	1.5			1			1				

10 to 15 percent, averaged \$75 a month or more.

Earnings of the widows and older children, income from assets, and insurance or other payments, such as workmen's compensation, resulting from the death of the fathers, were the largest sources of beneficiary group income other than benefits. The income sources were remarkably alike in Philadelphia and Baltimore, St. Louis, and the three Southern cities, but they differed in Los Angeles, where wages and incomes were higher.

Except in Los Angeles, from 53 to 55 percent of average beneficiary group income was derived from benefits; 28 percent, from the earnings of the widows and children; 14-15 percent, from income from assets, annuities, or other insurance payments and workmen's compensation; and 3-4 percent, from gifts from persons not in the household, work relief, public and private relief, and similar sources. In Los Angeles the proportion of average beneficiary group income derived from each source was as follows: 38 percent from benefits; 31 percent from the earnings of the widows and children; 27 percent from income from assets, annuities, or other insurance payments and workmen's compensation; and 4 percent from gifts from persons not in the household, work relief, public and private relief, and similar sources.

The relative importance of the var-

ious sources of income differed among the beneficiary groups of different size chiefly in the fact that relatively more children in the larger beneficiary groups were employed, and that the larger beneficiary groups on the average received more relief but relatively less income from assets, annuities, and other private insurance.

Income from assets that had been accumulated while the wage earners were alive and from private insurance payments averaged less than \$5 a month for 91 percent of all the three-or-more-child beneficiary groups, for 78 percent of the two-child groups, and for 69 percent of the one-child groups. Although the various monthly payments derived from assets or private insurance usually were not large, they often provided a modest income when added to old-age and survivors insurance benefits.

This was the case for Mrs. R, who at age 31 was left with a 2-year-old daughter and a son, aged 8. After her husband died, she received \$1,500 from one insurance policy and \$49.84 monthly for 5 years from another. The \$1,500 was used immediately for the payment of funeral, medical, and other bills. Mrs. R lived in a rented home for which she paid \$22.50 monthly. With only her \$49.84 monthly income from private insurance she would not have been able to stay at home and care for her family, but the addition of her monthly survivors insurance benefits of \$51.99 enabled her to do so. The widow was grateful that, for the 5 years during

Table 9.—Percentage distribution of widows by amount of annual earnings, seven cities

Survey	Total		With no earnings ¹	With specified annual earnings				
	Number	Percent		Total	Less than \$300	\$300-599	\$600-899	\$900 or more
Philadelphia and Baltimore.....	129	100.0	72.1	27.9	14.0	5.4	5.4	3.1
St. Louis.....	120	100.0	52.5	47.5	23.4	13.3	7.5	3.3
Birmingham, Memphis, and Atlanta.....	183	100.0	55.7	44.3	24.0	9.3	4.4	6.6
Los Angeles.....	134	100.0	45.5	54.5	22.4	6.0	11.2	14.9

¹ Includes those who were employed but reported no income or minus income from employment.

which she would receive both the survivors insurance benefits and the monthly private insurance payments, she could probably stay at home with her children. She expected to be forced to find employment when all the private insurance payments had been received, although her children will be only 7 and 13 years of age at that time.

While 44-54 percent of the widows in three surveys and 28 percent in the fourth reported earned income, the amounts averaged less than \$25 a month for approximately half the widows with earnings (table 9). Few widows were qualified by training or experience to earn a family wage; only 3-7 percent in three surveys and 15 percent in Los Angeles earned \$900 or more in the year surveyed.

Beneficiary Group Assets Used for Current Living

For some widows and their dependent children, assets were another source of cash. Although about 70 percent of the widows and children in each survey had assets in excess of their liabilities at the beginning of the survey year, only about a third drew on their assets during the year to meet living expenses. The average amount withdrawn per beneficiary group making such withdrawals was between \$278 and \$568, depending on the survey. These averages suggest the considerable extent to which many widows used funds often obtained from private insurance received when their husbands died. Among the widows with assets at the beginning of the survey year, 8-12 percent in three surveys, and 3 percent in Los Angeles, used all their assets during the year.

The use of assets added an average of \$158-186 to the total average yearly incomes of all beneficiary groups in St. Louis and Los Angeles, and \$96-109 in the three Southern cities and Philadelphia and Baltimore. Among all beneficiary groups, used assets formed 10-15 percent of the combined total of annual income

and used assets. Except in the three Southern cities, assets used during the year were a smaller proportion of the combined total for the three-or-more-child beneficiary groups than for the smaller groups.

During the survey year, 15-36 percent of the widows incurred debts. The proportion was slightly larger for the large beneficiary groups. The average amount of the indebtedness, which was often the unpaid balance of installment purchases or unpaid current bills, ranged from \$63 in Philadelphia and Baltimore to \$111 in Los Angeles.

Family Income

The majority of the relatives with whom the widows and children lived were self-supporting and provided income that raised the family income to a relatively high level as compared with that of widows and children who lived alone. In each survey and among all size types of beneficiary groups, the average family per capita income was considerably higher for beneficiary groups that lived with others than for those living alone.

The average (mean) family income and the average number of persons in the family were as follows:

Item	Philadelphia and Baltimore	St. Louis	Birmingham, Memphis, and Atlanta	Los Angeles
	Widows and children living alone			
Average family income.....	\$872	\$965	\$899	\$1,317
Per capita family income.....	285	293	257	420
Average number of persons in family.....	3.1	3.3	3.5	3.1
Widows and children living with others				
Average family income.....	\$2,011	\$1,944	\$1,715	\$2,467
Per capita family income.....	418	445	377	552
Average number of persons in family.....	4.8	4.4	4.5	4.5

Relatives in the family were a more significant resource for widows with low incomes than for those whose incomes were relatively large. Among beneficiary groups whose incomes were less than \$600 and who lived with "others," the "others in the family" accounted for 72-79 percent of the total family income. By contrast, among corresponding beneficiary groups whose income was \$1,500 or more, only 11-19 percent of the family income in three surveys, and 32 percent in Los Angeles, was reported by "others in the family."

Brothers, married sons, and sons-in-law of the widow were the family members most likely to have the larger incomes. Most of the parents

Table 10.—Distribution of families by amount of annual family income, seven cities

Annual family income	Philadelphia and Baltimore			St. Louis		
	Number	Percent	Average size of family	Number	Percent	Average size of family
Total.....	129	100.0	4.2	120	100.0	3.9
Less than \$600.....	16	12.4	2.8	15	12.5	3.1
600-1,199.....	42	32.5	3.5	34	28.3	3.5
1,200-1,799.....	21	16.3	4.9	35	29.2	3.7
1,800-2,399.....	23	17.8	4.0	17	14.2	4.6
2,400-2,999.....	14	10.9	5.4	9	7.5	(¹)
3,000 or more.....	13	10.1	6.5	10	8.3	5.4
Birmingham, Memphis, and Atlanta						
Total.....	183	100.0	4.1	134	100.0	3.8
Less than \$600.....	42	23.0	3.7	6	4.5	(¹)
600-1,199.....	59	32.2	3.7	38	28.3	3.1
1,200-1,799.....	39	21.3	4.5	23	17.2	4.0
1,800-2,399.....	24	13.1	4.3	29	21.6	3.5
2,400-2,999.....	7	3.8	(¹)	15	11.2	4.4
3,000 or more.....	12	6.6	5.4	23	17.2	5.2

¹ Not computed on base of less than 10.

who lived in the widows' households had either no income or only small amounts from relief or gifts. Even in the households in which a widow lived with her parents, few of the parents averaged as much as \$100 in monthly income. Often the parent's income was less than that of the widow and her children. Pooling of resources; reduced housing costs, especially when the parents owned their homes; help with the care of the children; companionship; and the sharing of responsibilities—these were the more important advantages realized by a few widows who lived in joint households with a parent. The single sons or daughters over age 18, who were helping support many families, were young persons whose earnings usually did not equal those of mature workers.

The data on the total incomes of families in which the beneficiary groups lived, including beneficiary groups that lived alone as well as those that lived with others, are presented in table 10. In Philadelphia and Baltimore, St. Louis, and the three Southern cities, 41-55 percent of the widows lived in families with incomes averaging less than \$100 a month and 24-39 percent in families averaging \$150 or more monthly. In Los Angeles, by contrast, 50 percent of the families had monthly incomes averaging \$150 or more, and only 33 percent had less than \$100. In interpreting these figures, however, it should be noted that the average size of the families in the higher income intervals was on the whole larger than the average size of the low-income families.

With the exception of the families in Los Angeles with incomes of less than \$600, some families at every income level in each survey supplemented their income by drawing on their assets. With that single exception relatively more families at income levels below \$1,200 than families at income levels above this amount used assets for living expenses. The average amount of assets used for living expenses, furthermore, was generally larger among families at the lower than at the higher income levels.

In all cities, widows and beneficiary children who lived alone constituted a majority of the families with less than \$100 in average monthly income. Among families with monthly income of \$150 or more, almost none comprised a widow and one or two beneficiary children living

alone, and few were larger beneficiary groups alone. For the most part, the families with relatively high incomes were composed of the widow, her dependent children, and other relatives.

In every survey, a larger proportion of the beneficiary groups with three or more children than of the smaller beneficiary groups were in families with incomes of less than \$100 a month, but the proportion was significantly larger only in the three Southern cities. There were more people in the large beneficiary group families at this low income level, and therefore the per capita income was smaller than in the families of the one or two-child beneficiary groups at the same income level.

The relatively low level of living of the larger beneficiary group families is clearly indicated by the average annual income shown in table 11 and chart 1. In every survey the three-or-more-child beneficiary groups lived in families that had approximately two more members than the smaller beneficiary group families but whose

average annual income was actually less than that of the smaller families. Furthermore, relief payments and benefits formed larger proportions of the family income among large beneficiary group families.

The average family income varied by size of beneficiary group more widely in Birmingham, Memphis, and Atlanta than in the other three surveys, chiefly because Negroes composed a larger proportion of the two and three-or-more-child than of the one-child beneficiary groups. In the other surveys, nearly all the families were white.

Mrs. W's experience is typical of the large beneficiary groups with low per capita income:

Mr. W died at the age of 34, leaving Mrs. W, aged 33, a son 6 months old, a son aged 4, and an 11-year-old daughter. Funeral and medical bills took all but \$432 of the \$1,000 insurance that Mrs. W received. Survivor benefits of \$55.18 monthly were awarded on an average monthly wage of \$115.

Mrs. W could not go to work because she had no one with whom to leave her baby. After a few months she moved from a home for which she was

Table 11.—Average annual family income by number of children in the beneficiary group, seven cities

Number of children in beneficiary group	Number of families	Average number of persons in family ¹	Average (mean) annual family income		Average (mean) annual nonrelief income per family	Benefits as percent of family income
			Per family	Per person		
Philadelphia and Baltimore						
Total.....	² 127	4.2	\$1,601.38	\$381.42	\$1,586.28	30.1
1 child.....	² 59	3.3	1,586.94	474.94	1,583.56	25.0
2 children.....	² 47	4.5	1,646.61	369.95	1,635.82	32.8
3 or more children.....	21	6.0	1,540.75	255.01	1,483.00	38.2
St. Louis						
Total.....	² 117	3.9	1,444.38	372.50	1,406.19	34.4
1 child.....	66	3.2	1,423.18	443.38	1,399.82	26.0
2 children.....	² 36	3.8	1,504.05	398.96	1,473.63	39.7
3 or more children.....	² 25	5.5	1,405.98	255.59	1,323.36	45.4
Birmingham, Memphis, and Atlanta						
Total.....	183	4.1	1,336.09	328.91	1,311.28	34.4
1 child.....	70	3.0	1,557.10	513.10	1,552.35	23.7
2 children.....	63	4.2	1,322.35	318.27	1,289.06	39.2
3 or more children.....	50	5.4	1,043.98	193.87	1,001.76	49.0
Los Angeles						
Total.....	134	3.8	1,909.14	499.70	1,846.41	25.4
1 child.....	65	2.9	1,890.76	648.85	1,872.10	20.0
2 children.....	38	3.9	2,022.90	513.05	1,955.88	27.9
3 or more children.....	31	5.6	1,808.24	324.55	1,658.23	33.9

¹ The number of persons in the beneficiary group was always 2 for 1-child groups, and 3 for 2-child groups. The 3-or-more-child groups averaged 4.7 persons in Philadelphia and Baltimore, 5.0 in St. Louis, 5.1 in Birmingham, Memphis, and Atlanta, and 4.8 in Los Angeles.

² Excludes families whose incomes were extreme values. In Philadelphia and Baltimore these exclusions were: 1 family in the 1-child group whose annual family income was \$13,589 and whose insurance

benefit was \$249.60, and 1 family in the 2-child group whose annual family income was \$6,170 and whose insurance benefit was \$503.64. In St. Louis the exclusions were: 2 families in the 2-child group whose annual family incomes were \$6,321 and \$6,257 and whose insurance benefits were \$611.49 and \$873.60, and 1 family in the 3-or-more-child group whose annual family income was \$4,696 and whose insurance benefit was \$368.16. None of these families had relief income.

paying \$30 monthly rent to one that rented for \$25. She rented one room for \$3 a week. Her benefits of \$662.16, and the \$66 received from the roomer, were her only income—an average of \$60.68 monthly. Her entire savings of \$432 were used for clothing, furniture, and a medical and hospital bill for an operation on the baby. When interviewed, she had no reserve funds and owed \$25 rent, a \$12.85 coal bill, and \$12 on a washing machine.

Mrs. W was naturally very grateful for her benefits. Her application for food stamps had been denied. She said that she could get no aid from her relatives, and in fact would not ask them for help. She thought that she might drop her payments on the insurance policies with a total face

value of \$3,000 that she carried on herself and the children.

Although Mrs. W hoped to continue maintaining her family as during the survey year, it was obvious that she would be unable to do so without other income.

Conclusion

Survivor benefits paid to the widows and children included in the surveys formed a fixed and regular income that was a stabilizing factor for these families as they made difficult adjustments. While benefits were seldom the only resource of the widows, their importance to the persons surveyed

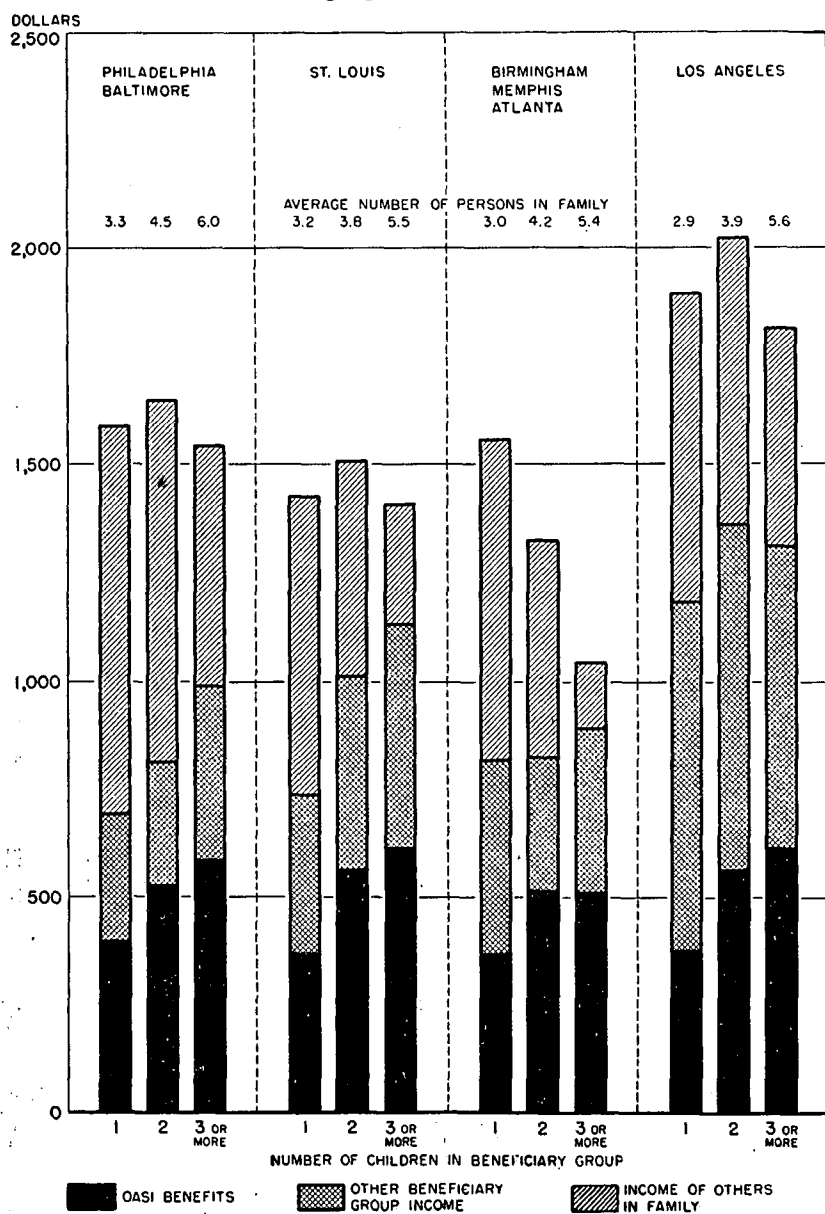
is indicated by the fact that on the average they formed slightly more than half the total beneficiary group income in three surveys and nearly two-fifths in the fourth; and also by the fact that benefits formed approximately a third of the total family income in three surveys and a fourth in the other. It is significant that none of the widows planned to break up her home, while several said that without benefits they would not have been able to keep their children with them.

Survivors insurance benefits are only one of various social measures that provide aid for widows and children. In every city, some families receiving survivor benefits were drawing on the community resources available for persons in need. Several rented homes or apartments in Federal housing projects where widows were often given preference as tenants; others had received free medical care, either for themselves or for their children, at local hospitals; several were receiving workmen's compensation or payments as surviving dependents of veterans; some of the older children were employed on WPA and NYA projects or were in CCC camps; and from 6 to 9 percent of the widows got public or private aid. Most of the aid consisted of payments of aid to dependent children or free food stamps.

The majority of the deceased wage earners left their widows with meager assets. By the end of the survey year, 31-42 percent of the widows either had no assets or were in debt. Less than one-fifth of the widows in three surveys and one-fourth in Los Angeles owned un-mortgaged homes. From 45 to 62 percent of the widows had no current cash income from assets accumulated by the family before the wage earner died or from monthly private insurance payments. These resources yielded as much as \$25 average monthly income for only approximately 10 percent of the widows in three surveys and 24 percent in Los Angeles. Beneficiary groups with a net worth of \$3,000 or more formed only 13 percent of the total in Philadelphia and Baltimore, 22 percent in St. Louis, 21 percent in Birmingham, Memphis, and Atlanta, and 32 percent in Los Angeles.

Survivor benefits, like retirement benefits under the old-age and survivors insurance system, vary in amount with the worker's past earn-

Chart 1.—Average annual family income by source and number of children in beneficiary group, seven cities¹



¹ Based on data in tables 5 and 11.

(Continued on page 52)

U. S. ARMY SERVICE FORCES. OFFICE OF DEPENDENCY BENEFITS. *Third Annual Report . . . Fiscal Year Ending 30 June 1945*. Newark, N. J., 1945. 58 pp.

WOMAN'S FOUNDATION. COMMITTEE ON REORGANIZATION OF COMMUNITY SERVICES. *Reorganization of Community Services*. New York: The Foundation, 1945. 32 pp.

Recommendations for the reorganization and integration of education, health, welfare, recreation, and social insurance services at community, State, and Federal levels. Proposes a new cabinet post in the Federal Government, and describes the "relationship of the Social Security Board to the States and through them to the local community" as having been such, "in the majority of instances, as to inspire confidence in the possibilities of Federal cooperation and leadership in other community services."

Health and Medical Care

BOAS, ERNST P. "The People, the Physician and the Health of the Nation." *Tomorrow*, New York, Vol. 5, Nov. 1945, pp. 5-9. 35 cents.

Discusses the reasons for the present inequality in distribution of medical care and urges the adoption of a federally directed national health insurance program.

CHISHOLM, F. R. "A National Health Service." *New Zealand Medical Journal*, Wellington, Vol. 44, Aug. 1945, pp. 185-193. 2s. 6d.

Outlines the organization, administration, and objectives of a national health service for New Zealand.

EMERSON, HAVEN, and LUGINBUHL, MARTHA. *Local Health Units for the Nation*. New York: The Commonwealth Fund, 1945. 333 pp. \$1.25.

A study by the Subcommittee on Local Health Units of the American Public Health Association. Presents a picture of contemporary local health services—their adequacies and inadequacies, the number and kind of personnel, the cost, and organization—in the Nation and in each State. Suggests a new design in administrative organization units for covering

the entire population with full time minimum local health service. A final chapter analyzes existing laws and suggests permissive legislation for States that lack authority to create such local health units.

FISHBEIN, MORRIS; MCCORMICK, E. J.; CRUIKSHANK, NELSON; and BOAS, ERNST P. "Should We Have Compulsory Federal Sickness Insurance?" Washington: Ransdell, Inc., 1945. 15 pp. (*American Forum of the Air*, Vol. 7, Aug. 28, 1945.) 10 cents.

GLOVER, KATHERINE, and HARDING, T. SWANN. "Better Health for Country Folks." *Survey Graphic*, New York, Vol. 34, Sept. 1945, pp. 372-375. 30 cents.

Describes experiments in Georgia and New Mexico in providing rural groups with medical care.

GREAT BRITAIN. INDUSTRIAL HEALTH RESEARCH BOARD. *Why Is She Away? The Problem of Sickness Among Women in Industry*. London: H. M. Stat. Off. 1945. 22 pp. (Conditions for Industrial Health and Efficiency. Pamphlet 3.) 4d.

An analysis of absence records showing what illnesses women workers had and which were longest and most frequent; how sickness absence is affected by hours of work, length of service, and age; and how rates for married and single women differ.

IRWIN, VERN D. "Service To Be Rendered Under a National Dental Care Program." *Journal of the American Dental Association*, Chicago, Vol. 32, Oct. 1, 1945, pp. 1247-1250. 50 cents.

LEONARD, RICHARD C. "Administration of a National Dental Care Program." *Journal of the American Dental Association*, Chicago, Vol. 32, Oct. 1, 1945, pp. 1251-1255. 50 cents.

MONTGOMERY, JAMES E. "Experimenting in Rural Health Organization." *Rural Sociology*, Raleigh, N. C., Vol. 10, Sept. 1945, pp. 296-308. 75 cents.

Analyzes the Newton County (Miss.) Health Services Association, Inc., initiated by the U. S. Department of Agriculture, setting forth the main features of the program and showing

to what extent it met the needs of the county.

NATIONAL ASSOCIATION OF INSURANCE COMMITTEES. "Motions Before the Annual Meeting and the E. C. [Executive Committee] Report for 1944-45." *National Insurance Gazette*, London, Vol. 34, Sept. 27, 1945, pp. 459 ff. 6d.

The outstanding matters to be considered at the annual meeting are the shortage of civilian doctors and the proposed national health service. This issue of the *Gazette* also includes extracts from the Report of the Executive Committee of the Scottish Association of Insurance Committees.

PHYSICIANS FORUM FOR THE STUDY OF MEDICAL CARE. *For the People's Health*. New York: The Forum, 1945. 15 pp.

Presents the arguments for the Wagner-Murray-Dingell bill.

"Social Security Programme in Canada." *National Insurance Gazette*, London, Vol. 34, Sept. 13, 1945, pp. 442-443. 6d.

Summarizes planning for medical care and industrial injury insurance.

SCOTLAND. DEPARTMENT OF HEALTH. *Summary Report . . . for the Year Ended 30th June 1945*. Edinburgh: H. M. Stat. Off., 1945. 26 pp. (Cmd. 6661.) 6d.

SOUTH AFRICA. NATIONAL HEALTH SERVICES COMMISSION. *Report . . . on the Provision of an Organized National Health Service for All Sections of the People of the Union of South Africa, 1942-1944*. Pretoria: Govt. Printer, 1944. 219 pp. 10s. 6d.

A comprehensive survey of the health needs of the people and the extent to which they are being met by existing health services. Presents a detailed discussion of the organization, administration, and financing of the Commission's proposals for a national health program.

"Specialists' Economic Status." *Medical Economics*, Rutherford, N. J., Vol. 23, Oct. 1945, pp. 50-54. 25 cents.

Figures on 1943 income and expenses for 11 major groups of physicians.

(Continued from page 26)

ings in covered employment as well as the number of his dependents. Among the widows and children surveyed it was found that the deceased fathers whose wages were largest left more resources for their families than did the fathers who had had lower wages. As a result, family units similar in size received lower monthly

benefits when other assets were relatively small and larger monthly benefits when other assets were relatively large.

The average monthly wages of the workers who left three or more children of eligible age were lower than those of workers who left only one or two such children. It is not surprising, therefore, that the larger bene-

ficiary groups in every survey had relatively less in income and assets than the smaller beneficiary groups. A further handicap of the larger beneficiary groups was that more of them lived alone. These findings suggest the need for some modification of the old-age and survivors insurance program to meet more fully the problems of the larger families.