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CHARACTERISTICS OF "CHRONIC" FAMILIES KNOWN  
TO THE INGHAM COUNTY DEPARTMENT OF SOCIAL  
WELFARE FOR FIVE YEARS OR MORE

by

Donald David Wilder

June

1960

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Approved:

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## CHAPTER I

### INTRODUCTION

Families who have found it difficult to be self-sufficient have evidently been a problem for many years. Initially, families receiving assistance were perceived as having personal family faults and also as lacking in motivation. Before the depression of the 1930's personnel engaged in public and private agencies began believing that there were other factors that caused dependency. The depression verified their thinking and the focus shifted to environmental and economic reasons as causing dependency. The Social Security Act adopted in August 1935 was created to alleviate future family financial problems. After unemployment decreased, many families were still relying on public assistance as a means of existence. The theory of cause of dependency once again shifted to the person who was receiving assistance and away from environmental factors. Frequently the term "chronicity" is now used to denote these families who continually rely on public assistance when related factors are quite favorable.

The problem of chronicity within welfare departments is not a local problem. The welfare dilemma is widespread

in the United States with many programs, especially Aid to Dependent Children, beginning to show signs of abuse.<sup>1</sup> One of the purposes of the Social Security Act with frequent amendments was to aid the needy and afflicted.<sup>2</sup> There are still many inadequacies in welfare services. The services which are most needed either to prevent dependency and family breakdown, or to rehabilitate are, in many communities, in their infancy.

Some communities have recognized the problem of chronicity and have attempted to meet it. Other communities have recognized the problem but lack the support and interest necessary to carry out the projects. One community concerned about chronicity was St. Paul, Minnesota resulting in the study conducted by Bradley Buell and Associates<sup>3</sup> which viewed the problems and services of the community. Other agencies are using social workers to seek out the families who are in need of service but unable or unwilling to come to an agency for help.<sup>4</sup> Nevertheless a project

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<sup>1</sup>The Wall Street Journal, June 9, 1959.

<sup>2</sup>I. S. Falk, "Public Welfare Today and Tomorrow," Social Work, Vol. 1, No. 1 (January 1956), pp. 27-33.

<sup>3</sup>Bradley Buell and Associates, Community Planning for Human Services (New York: Columbia University Press, 1952).

<sup>4</sup>Walter Haas, "Reaching Out--A Dynamic Concept in Casework," Social Work, Vol. 4, No. 3 (July 1959), pp. 41-45.

conducted by the New York City Youth Board<sup>5</sup> to this purpose experienced initial resistance and lack of interest on the part of social agencies. This lack of willingness on the part of some communities to accept change only extends and prolongs the well developed patterns of dependent families.

It would seem that chronicity is a problem not only to welfare recipients but also to the community. The approach by various welfare departments to the problem of helping these families varies considerably. The article by Mr. Schorr<sup>6</sup> attempted to describe certain major problems in ADC which seemed to be interrelated. There seems to be an implication in the four problem areas that there is confusion on the part of welfare recipients as well as welfare departments. Chronicity is one of the major concerns of the public agencies, but they are also concerned with misuse of funds by welfare recipients, population growth causing an increase in clientele, and a growing disinclination on the public's part to question welfare policies.<sup>7</sup> The complacency

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<sup>5</sup>Kermit T. Wiltse, "The Hopeless Family," Social Work, Vol. 3, No. 4, (October, 1958), p. 12, quoting Sylvan S. Furman, Reaching the Unreached (New York: New York City Youth Board, 1952).

<sup>6</sup>Alvin L. Schorr, "Problems in the ADC Program," Social Work, Vol. 5, No. 2, (April 1960), pp. 3-15.

<sup>7</sup>The Wall Street Journal, June 10, 1959.

of public attitudes toward chronicity will have to change before communities and their welfare departments will be able to effect change in the chronic family.

Now that it has been indicated that one of the major concerns of the welfare department is the long-term dependent family, it would be well to turn to the discussion of this group. Those persons who continually receive public assistance have always aroused interest as well as created heated differences of opinions. Since there are many families receiving assistance, it is to be expected that there would be many different types of families. There are a variety of terms used to characterize these dependent welfare families. Such terms are, for example, "chronic", a family that continually receives assistance through the years; "hopeless", a family that has difficulty in becoming involved in a casework relationship that has substance and holds potential for movement;<sup>8</sup> "multiproblem", a family with social and emotional distress of varying kinds; "hard to reach", a family beset by many problems and that seems unable or unwilling to handle them;<sup>9</sup> "very dependent", a

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<sup>8</sup>Kermit T. Wiltse, "The Hopeless Family," Social Work, Vol. 3, No. 4, (October 1958), pp. 12-22.

<sup>9</sup>Helen W. Hallinan, "Co-ordinating Agency Efforts in Behalf of the Hard-to-Reach Family," Social Casework, Vol. XL, No. 1 (January 1959), p. 9.

family who relies upon public assistance for their existence; and "hardcore", a family who is extremely difficult to reach and necessitates skillful handling by the worker. These are a few of the terms which are commonly used to depict the long-term welfare client. As is usually the case in dealing with persons, the terms are interchangeable and more than one can be applied to a single family. Therefore, the families referred to in the study can be either one or a combination of these terms or possibly cannot be categorized at all.

In the preceding paragraph types of welfare families were briefly defined. Now the question can be asked, "What are the factors involved in causing these families to become dependent?" As was stated previously categorization involving individuals cannot be completely accurate, but for convenience, simplicity, and practicality, terms will again be applied. Two very general nomenclatures involving precipitating factors could be "internal" and "external". The internal elements could include those families that are damaged enough psychologically to cripple their work habits, but are not disturbed enough to be committed to an institution. It was found in the study conducted by the New York City Youth Board<sup>10</sup> that the multiproblem family had

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<sup>10</sup>Ibid., p. 9, quoting A Study of Some of the Characteristics of 150 Multiproblem Families (New York: New York City Youth Board, 1957).



more than its share of emotional problems and retardation. It may also refer to those social problems such as divorce, desertion, and separation which may be the end result of prior psychological disturbances. If the wage earner becomes absent in these families, it is likely that they will become dependent on public assistance. The external component could refer in the main to the marginal income group. What are the reasons for a family coming within this classification? Some of the reasons may be that the wage earner has a limited education, limited work skill, and/or is able to obtain only common labor. Also these families may not be able to save or prepare for unemployment, and, therefore, they tend to lose their self-supporting status very quickly when earnings are reduced. Because these families are in the marginal income group and lose their self-supporting status frequently, the impact on the children receiving assistance would seem to cause a degree of conflict regarding their training for future employment. It would appear that children in families receiving assistance would drop-out of school for economic reasons.<sup>11</sup> Periods of unemployment may keep recurring because of the head of the family

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<sup>11</sup> Eleanor M. Snyder, Public Assistance Recipients in New York State, January-February 1957 (New York: Interdepartmental Committee on Low Incomes, 1958), p. 48.

being employed in low wage positions with industry. Therefore, it would seem to be indicated that an intermittent need for assistance might come about whenever seasonal layoffs, dismissals, cut backs in working force, or illnesses reduce the earnings of the wage earner. Consequently, it would seem to be that the marginal families tend to make up a large proportion of the assistance recipients. Some of these questions come within the focus of the study and will be discussed at that time. Now that the types of families and their types of problems have been touched upon, the county agency which comes into daily contact with these families will be discussed.

The figure on the next page shows the structure of the Ingham County Department of Social Welfare (it will be referred to, subsequently, as the Department). The personnel can be placed into two classes: (1) administrative, and (2) casework. The administrative positions would include the director, typists, receptionist, file clerk, et al. The casework staff includes the casework supervisor, intake workers, and caseworkers. These are the persons involved with assistance.

There are three main assistance programs administered by the Department. They are: (1) General Assistance, (2) Adult Hospitalization, and (3) County Hospital. Each program will be discussed briefly in the following paragraphs.

ORGANIZATION OF INGHAM COUNTY DEPARTMENT OF SOCIAL WELFARE

Ingham County Board of  
Social Welfare

State Social  
Welfare Commission

Director - Supervisor  
Daryl V. Minnis

Department of  
Social Welfare

Bureau of  
Social Aid

Maintenance  
Guardianship  
Wage Relief

Accounting

Casework  
Supervisor

County  
Hospital

Disbursing  
Surplus  
Commodities  
Receptionist  
File Room

Direct  
Relief

Caseworkers

Adult  
Hospitalization

Intake  
Workers

General Assistance is usually issued to the family in the form of "help in kind". That is, the type of assistance the family needs is placed on an order which is taken to a vendor by the client. Such things as food, clothing, fuel, and medical needs are placed on the order. In a few instances cash relief is given to a family. This latter form of assistance would exist in unusual circumstances. Thus, an older person unable to work, not eligible for Old Age Assistance, and capable of handling cash or a handicapped person, also unable to work, ineligible for Aid to the Disabled, and capable of handling cash would be two examples of such circumstances.

The Adult Hospitalization program is payment of hospitalization of persons twenty-one years of age or over who can establish their eligibility for assistance. This program is handled by the intake worker and casework supervisor. Persons under twenty-one receive help through the Michigan Crippled Children's Commission, and, therefore, are not part of this program.

The County Hospital program is carried out through the use of the Ingham County Convalescent Hospital in Okemos. The hospital not only maintains a complete medical staff but occupational therapy, physical therapy, rehabilitation facilities and staff. The main purpose of the hospital is to take care of the indigent aged persons.

Another important though not a major agency program is wage relief. Wage relief is an attempt to have the male wage earner repay the Department for help the family receives, by working in various capacities for the Department. Male employables are assigned to the program by their caseworker. The actual assignment of work to the clients is done by persons other than caseworkers. The clients work in the parks, Chest Hospital, County Home, cut wood for relief families, et cetera. Three days per week on wage relief is generally the maximum with one day as the minimum. They work an eight hour day. Male employables are required to work the assigned days per week to qualify for their family assistance.

The dilemmas of welfare departments are numerous. How to help the welfare recipients to become self-dependent is their main concern. This is not a localized problem, but a problem that is present in most states. Many individual welfare departments have taken it upon themselves to try and remedy the situation. Two examples will be used to illustrate what welfare agencies have done in trying to correct the situation.

One such instance was the Marin County<sup>12</sup> project

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<sup>12</sup>California Department of Social Welfare, A Study of Marin County, California: Building Services into a Public Assistance Program Can Pay Off (1956).

which employed professional staff, reduced caseloads, and gave intensive casework which involved handling the practical aspects of daily living. The results were very favorable in that total costs were reduced, troubled people were helped to find more constructive ways of living, and the total number of welfare recipients receiving assistance from the agency were reduced.

Another example of what welfare departments are doing to combat chronicity is the Richmond, Virginia<sup>13</sup> project which has been underway since August 15, 1956. This welfare department used a selected staff of four caseworkers and a supervisor, and reduced the caseloads to fifty. The results were very impressive. Not only did the rate of closings double but there was a better use of community resources by the selected workers, the community was more responsive when given a better understanding of the program, and many families were helped to secure better health care, vocational counseling and increased income.

Welfare departments have been and will always be confronted with these problems of long-term dependent families unless they are willing to try new methods. Other

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<sup>13</sup>American Public Welfare Association, The County Department of Welfare, A Service Agency (1958), p. 14, quoting Illegitimacy in Richmond, Virginia, 1910-1955 (Richmond, Virginia: Department of Public Welfare, City of Richmond, 1957).

agencies have tried various methods and have found very satisfying results. Although these two studies were not pertinent to the purposes of this study, they were included and need some consideration to offer some of the background in which this agency also finds itself.

The writer's interest in making the study came through employment in the Department which included working with these dependent families. A need seemed to be indicated for finding information on these families. The records used for the study date back to 1932. Many workers have been involved with the families and have inserted information about their contacts in the records. The case material is generally of a factual nature limited to the assistance granted to the family. Some workers include personal opinions but to no great degree. The file room at the Department houses the records. A means was needed for extracting the material. Many records were voluminous making a schedule imperative. A schedule was devised in which to get the information (see Appendix A). The schedule was pre-tested using randomly selected records with many changes occurring before the final schedule was selected for use on the sample. A means was needed to transfer the information after extracting it from the records. Separate cards were used for each case, 4" x 6" size, because of the amount of information that was to be obtained.

The writer's objective in making the study was to

find more information on families classified as dependent welfare recipients. A "chronic" family is the term commonly used to identify these families. The study was trying to determine whether the very dependent families were significantly different in their characteristics from the not very dependent families. All welfare families that are identified as "chronic" do not necessarily come within the classification. The term has come to be used very loosely when discussing welfare families.

There are many different degrees of chronicity of the families that have received assistance from the welfare department. A family could be known to the agency for twenty years, but the family may have received only a few months of assistance during that time. This family cannot be considered a chronic or very dependent family. Another family known for the same length of time may have continuously received assistance for the entire period. This family could be referred to as a chronic welfare family. Then there are the families that would come somewhere in the middle of the two examples. The same situations would exist for families known for a lesser number of years than the two examples just mentioned. All of the families are referred to and considered chronic recipients of assistance whether they are or are not chronic families. As can be seen by the examples, all welfare families are not "chronic".

The different degrees of chronicity were expected



to evidence different characteristics which would distinguish one group from the other. The different characteristics for the various levels of chronicity would separate the groups indicating the characteristics which create long-term dependency. If such characteristics evolved that would identify the very dependent families, it would establish a means of predicting a family's dependency prior to the family's well-developed welfare pattern.

One such attempt to identify the potential chronic at intake was the study done in Ramsey County, St. Paul, Minnesota.<sup>14</sup> The study found that there were nine attributes at the time of intake that would characterize those cases that would subsequently become chronic. They were:

1. The case head was forty years of age or over.
2. The case head was unskilled and not in the labor force (neither employed nor seeking work).
3. The case head had an eighth grade education or less.
4. The case was granted its first assistance during the milder season of the year, between May 1 and November 30.
5. The case had indebtedness of \$50 or less.
6. The case had lived in Ramsey County less than three years.

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<sup>14</sup>Ethel Harrison, Identifying the Potentially Chronic Case at Intake (St. Paul, Minnesota: Department of Research and Statistics, Amherst H. Wilder Foundation, 1955), p. 21.

7. The case had previously been registered by an assistance agency (outside Ramsey County).
8. The classification of marital status of the casehead fell in the following categories: single, married with both caseheads in the home, widowed, or divorced.
9. The case had a housing problem.

Therefore, because of increased ability to identify the potential chronic at intake, an increase in casework could be administered when the family first received assistance to help the family become and remain self-dependent.

Although the agency settings were the same, the relevance of these attributes to the writer's study was minimal because of different environmental factors, the use of different periods of years, a different number of cases, a different method for including cases in the study, and different characteristics. On the other hand both studies were similar in attempting to learn more about the families known as "chronic" or "very dependent".

## CHAPTER II

### METHODOLOGY

Since there had been some 28,000 families that had received assistance since 1932, a method was needed for selecting cases that were presently active with the Department and had become very dependent on welfare. Through conferences with the director and caseworkers five years was selected as the minimum number of years a family could be known to the Department and also to have established a very dependent pattern. It was felt that a family known to the agency for five years or more implied dependency. These families were unable to remain self-dependent because of social or emotional factors or both. Therefore, the study was concerned with the characteristics of families active on October 30, 1959 (this date is significant in that the cases were obtained on this day), and were known to the Department for five years or more.

It was found upon examination of the files that the number of cases active on October 30, 1959 and known to the Department for five years or more was 353. It was also discovered while reading the records that seven cases were not usable in the study because of insufficient family

information, and, therefore, had to be deleted from the total sample. After reading the records eighteen more cases were omitted because these families received one of the four state categorical assistances prior to receiving their initial assistance from the Department. The eighteen cases had begun a dependency pattern before applying to the agency for aid. The total number of cases used for the study was 328. The study sample made up 33% of all active (active refers to any case that received monetary assistance for that month from the Department) cases for the month of October 1959. The study title was also changed as follows: the study was concerned with the characteristics of families active on October 30, 1959 who received their initial assistance from and were known to the Ingham County Department of Social Welfare for five years or more.

As was stated previously the study covered a twenty-eight year period. The length of time a family was known to the agency was expected to be a sufficient criterion for determining a family's dependency. The total number of years a family was known to the Department was arrived at by counting the first year of initial assistance as one through 1959 inclusively. The maximum and minimum number of years a family could be known to the welfare department was twenty-eight and six years respectively. Table 1 shows the per cent of the sample in each "number of years known to the Department" category.

TABLE 1  
NUMBER OF YEARS KNOWN TO THE DEPARTMENT  
OF 328 CASES BY PERCENTAGE

Number of Years Known	Percentage of Sample
6-9 . . . . .	25
10-19 . . . . .	29
20+ . . . . .	<u>46</u>
Total . . . . .	100

According to the table the largest percentage of the sample had been known to the agency for twenty years or more, but it was also known from former experience that many of the families had not been receiving assistance for the entire length of time. A method had to be developed which would show how much assistance a family had received during the period known to the Department.

There were two ways that could reveal the period of time in which assistance was received by a family. First, through a form which is attached to the record stating when the case was opened and when it was closed. Second, from the financial cards which were located in the accounting department which shows how much assistance was issued to the family, the period of time the assistance was issued, and the type of service received by the family. The first

method was discarded because of a greater amount of error being involved in determining the periods when the family was receiving assistance. Also the absence of these forms from the records tended to imply more dependency than was actually the case. The second method was, therefore, used to secure the total number of months a family was active. The period of time during which assistance was issued to the family was the only information taken from the financial cards.

There is no set pattern that indicates when a family begins or discontinues assistance. Therefore, the financial cards would indicate various dates when the family received their first assistance as well as its discontinuance. Some objective criteria were needed to determine whether a given month was or was not to be counted. One criterion was used, namely, the fifteenth of the month. If assistance was issued for a period of time through the fifteenth of the month then the month was not included in the total. If assistance was issued through the sixteenth or more of a month, then the month was included in the total. The process was reversed in determining whether or not to add the month when the case was opened for assistance. For instance, a family that received assistance prior to the fifteenth of the month, the month was included in the study. If assistance was begun on the fifteenth or after of a month the month was not included. Also any case that

was "opened and closed" within a given month was counted as one full month of assistance or "opened and closed" any number of times within a given month was counted as one full month of assistance.

The Department has other monetary obligations to the families who have legal settlement in Ingham County. The Department reimburses other counties who issue assistance to Ingham County residents in their counties. The agency also supplements families receiving categorical assistance if the state budget does not cover the family's needs. Therefore, it was felt that any out-county assistance received by the family was important in determining to what extent a family was dependent on public assistance, and any state aid received was equally important in determining dependence. The out-county assistance issued to a family was found in the case record. The same type of form was used for keeping the out-county assistance months separate as was used when extracting the months from the financial cards. The categorical assistance issued to a family was found either in the Department records or the Bureau of Social Aid card files. The categorical assistance information was recorded on the back of each family's card. The total number of months a family received assistance included the Department assistance, out-county aid, and any assistance received from the Bureau of Social Aid.

It has already been mentioned that the purpose for

getting the total number of months a family received assistance was to determine to what extent a family was dependent on welfare. After computing the total number of months of welfare assistance, out-county aid, and categorical assistance received by the family, observation of the figures sufficiently explained that the length of time a family was known to the agency was not an effective means of determining a family's dependence. For illustrative purposes only, ten actual cases are pictured in Table 2 to show such results. The months of assistance per year are the only actual material taken from the master form. All other identifying material is hypothetical.

As Table 2 shows the ten families received their initial assistance from the agency in different years. There are two important factors in discussing the table. These are: (1) the number of years known to the agency, and (2) the number of months of assistance received by each family.

Comparison of Family C and Family J shows the number of years known to the agency is approximately the same. The fact that Family J received only a few months of assistance indicates that the years of assistance alone is not sufficient to define chronicity.

Comparison of Family H and Family C shows that Family C was known many years to the agency and received many months of assistance while Family A was known only a few years to the agency and received many months of



TABLE 2

TEN FAMILIES WHO RECEIVED THEIR ASSISTANCE IN DIFFERENT YEARS WITH  
THE MONTHS OF ASSISTANCE PER YEAR

Name	Years												Total Months in which Assistance was Received									
	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950		1951	1952	1953	1954	1955	1956	1957	1958	1959
Family A																11	12	12	12	12	10	69
Family B														1						2		3
Family C	7	12	12	12	12	12	12	12	12	12	12	12	10		12	12	12	12	12	12	10	231
Family D												1						1	12	4	10	28
Family E										9	12	12	12	2	11						4	50
Family F												12	12	12	12					1	5	118
Family G												12	12	12	10	5	6	12	12	12	10	120
Family H																	5	6		2	10	25
Family I																				2	6	75
Family J																			4	1	12	27

assistance. Thus, both are apparently chronic though on the basis of months alone Family A has many fewer months than Family H.

Therefore, neither months nor years alone is adequate to serve as a measure of chronicity. Another method is needed in determining how dependent a family is upon welfare. It is necessary to develop an Index of Dependency.

Before going into the writer's Index of Dependency, an explanation should be brought forth why the Harrison formula was not used in this study.<sup>1</sup> The Harrison Study found defining chronicity as the initial problem of the study. A formula was needed to distinguish the chronic from the non-chronic case. Chronicity was measured in the variation of continued receipt of public assistance in terms of time. Four factors were used: (1) duration, (2) incidence, (3) intensity, and (4) increasing versus decreasing intensity. A mathematical formula was formulated whereby variation in each of the four factors could be measured consistently from case to case. Each case was given a "C" score with the scores ranging from 0.1 to 100.0. Any score that was over 10.0 was classified as chronic. All General Assistance cases new to the agency in 1946 and were "at risk"

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<sup>1</sup>Ethel Harrison, Identifying the Potentially Chronic Case at Intake (St. Paul, Minnesota: Department of Research and Statistics, Amherst H. Wilder Foundation, 1955), pp. 46-56.

till 1954 when the data were gathered were used for the study. This involved 120 cases which met the risk test. The condition of being "at risk" was defined to mean that the case continued to exist as a unit outside of an institution which would preclude granting public assistance. For one person cases, death or institutionalization terminated or interrupted risk. For family cases, even though death or institutionalization occurred in the family, if a family unit continued to exist and was potentially eligible for public assistance, the case remained at risk. If a case left Ramsey County, and its whereabouts and receipt of public assistance during the balance of the study period could not be determined, it was classified as "risk unknown" and eliminated from the study. If a family was completely broken up as a unit, parents separated and children placed in institutions or foster homes, risk was thereby considered to be terminated.

The Harrison formula was constructed to use the four previously mentioned factors. The formula was related to the cases but were "at risk" for the eight year period to determine a family's "C" score. The 328 cases in the writer's study contained many families that would be considered not at risk and were not known to the agency for the same number of years, therefore, the formula could not be used for the study. An Index was indicated to determine a family's dependency. Discussion of the process involved

in the development of the Index of Dependency follows.

Now that it has been established that an Index of Dependency is needed, a formula has to be devised which will produce an accurate picture of each family's dependency. There were three factors that seemed important which needed to be viewed and the importance of each determined. These were: (1) the number of years a family was known to the Department, (2) the number of years in which assistance was granted to each family, and (3) the total number of months in which assistance was received by each family.

The three factors were tried in various combinations in order to produce an accurate Index of Dependency for each family. Each factor alone would not produce the needed results because of the number of cases in the sample which included so many variations. The first and third factors were finally used to determine the dependency of each case. The first factor, the number of years a family was known to the Department, was changed into months by taking the number of years times twelve. The formula that was used for the study in determining dependency was:

$$\text{Index of Dependency} = \frac{\text{no. of months in which assistance was granted to each family}}{\text{possible no. of months each family could have received assistance}}$$

A dependency score was given to each case. The ten families presented in Table 2 will be used in Table 3 to

illustrate the results of the Index of Dependency formula.

TABLE 3

THE RESULTS OF THE INDEX OF DEPENDENCY FORMULA  
ON THE TEN FAMILIES PRESENTED IN TABLE 2

Name	Actual Number of Months of Assistance	Possible Number of Months of Assistance	Dependency Index
Family A	69	72	.96
Family B	3	96	.03
Family C	231	252	.92
Family D	28	120	.23
Family E	50	132	.38
Family F	118	192	.61
Family G	120	156	.76
Family H	25	168	.15
Family I	75	180	.42
Family J	27	228	.12

The ten families presented in Table 3 received their initial assistance in different years. By using the Index of Dependency Family A indicated the greatest degree of dependency with Family B indicating the least degree of dependency. A number of reasons could account for such variations in the Index of the ten families used for the illustration. These reasons caused the families to either receive continuous assistance with only short periods of

being self-dependent, intermittent assistance, or temporary assistance. A few of the reasons will be mentioned at this time.

Some of the reasons for such differences in the amount of assistance received by each family could have been the loss of the wage earner through death, divorce, desertion, or separation with continuous assistance being imperative; periodic unemployment of wage earner with the family receiving assistance intermittently; and temporary major or minor illness, brief period of institutionalization, or temporary incarceration with the family receiving assistance only temporarily. These stated reasons are not mutually exclusive, thus, making it impossible to assign any one of them as a cause of a particular family becoming dependent. There was no attempt to categorize the initial reasons for assistance in relation to the length of time a family would receive assistance because of the overlapping, involvement of other variables, and the variation of reasons that brought a family to the Department at different times. The reasons were taken into consideration in relation to other family characteristics in determining a family's dependency.

It was explained previously and illustrated in Table 3 how a family received a particular Index (hereafter, the term Index will be used to refer to the Index of Dependency). The sample Indexes were arranged in numerical order. Four categories were composed in which to place

TABLE 4  
SAMPLE PERCENTAGES IN EACH INDEX CATEGORY

Index of Dependency in Percentages	Percentages of Sample
0-19 . . . . .	25
20-39 . . . . .	25
40-69 . . . . .	27
70+ . . . . .	<u>23</u>
Total . . . . .	100

each of the sample's Indexes. Table 4 indicates the four categories that were created and the percentage of the sample in each category.

Now that the Index was formulated and was going to be used in the study, a method was needed for applying it to the characteristics to determine whether or not the characteristics had significance. The median was felt to be the best way of relating the Index to a characteristic.

There were two reasons that seemed to validate the use of the median. These were: (1) the simplicity of relating the median to scores in a table, and (2) large or small Index scores would not affect the meaning of a characteristic when using the median. The characteristic Indexes would be related to the total sample median which was

.39 to determine significance.

The simplicity in using the median would be that one score could be used in a table which would identify the group as being very dependent, evenly distributed, or not very dependent. To illustrate the median, ninety-nine families born in the South will be used for explanatory purposes only. Each family has an Index number. After arranging the family cards in an array from the lowest to the highest Index, it would be essential to count to the fiftieth card because of it being the mid-point of the ninety-nine family cards. If the Index on the fiftieth card was .84 this would indicate many very dependent families with this characteristic. The one score of .84 would be inserted in the table next to the characteristic of families born in the South. This Index would be related to the total sample median in determining significance.

Also, since the median cannot be affected by large or small scores, this was another reason for using it as the method of presentation. By using the median as the method for indicating a characteristic's significance, each family's Index number could be counted as only one unit instead of using the value of the Index. Therefore, one or two extremely large or small scores could not skew the characteristic's significance by numerical values alone. Each family Index would have equal value in determining in which direction, high or low Dependency Index, the



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characteristic's Index would move.

## CHAPTER III

### FINDINGS

The study began with the conception of multiple patterns of characteristics evolving which would distinguish the extremely dependent families from the casual welfare families. Characteristics generally associated with dependent families are low education, large families, illness, behavior problems, and lack of settlement. These characteristics were felt to be important factors in determining a family's dependency. The characteristics were compared with the Index to determine the significance of each characteristic.

An important factor in determining to what extent a family relied upon assistance was dependency. Since a family known the longest to the agency was not always the most dependent, the Index was devised to indicate a family's dependency. Table 5 will illustrate the percentage of cases and dependency Index of the three periods.

The table indicates that the longer the families were known to the Department, the less dependent the families were on assistance as a means of maintaining their families. A comparison of group characteristics in Table 5

TABLE 5  
NUMBER OF YEARS KNOWN OF 328 CASES BY PERCENTAGE  
AND DEPENDENCY INDEX

Number of Years Known	Percentage of Cases		Total
	Dependency Index		
	Under .40	.40+	
6-9 . . . . .	24	76	100
10-19 . . . . .	53	47	100
20+ . . . . .	64	36	100

which indicated significant percentages will not be gone into at this time. They will be analyzed under the appropriate sections which seem to indicate further exploration of the family characteristics in relation to the number of years they were known to the welfare department.

#### Sex of Head of Household

The welfare department issues assistance to families with both parents present as well as with only one-parent present. With both parents present when applying for welfare, unemployment can be assumed as the precipitating factor for the majority of the families applying for assistance. When a one-parent family applies for welfare, the loss of the wage earner can be assumed as the primary cause

for the family to make application at the Department. Table 6 shows the percentages of the head of household for the sample and their respective Indexes.

TABLE 6

THE SEX OF HEAD OF HOUSEHOLD AT TIME OF  
INITIAL ASSISTANCE OF 328 CASES BY INDEX

Head of Household	Percentage	Index
Male . . . . .	12	.35
Female . . . . .	25	.55
Both Parents Present	63	.34
Total . . . . .	100	

The female group presented a very high Index. Many of the one-parent families receive temporary assistance from the agency because of the loss of the wage earner. There are various reasons why this is true: (1) death, (2) separation, (3) divorce, and (4) desertion. After the families receive temporary aid from the welfare department, they may be eligible for state categorical assistance such as Aid to Dependent Children. Since one-fourth of the sample had only the female parent present and indicated a high Index, further exploration was attempted to look for various reasons why the families would be very dependent other than not having a male parent in the home.

The study covered twenty-eight years. It was considered that the years the families received assistance might be indicative of societal changes. Table 7 shows the percentages of the female sample and dependency of the three periods related to the total sample.

TABLE 7

THE NUMBER OF YEARS 82 FEMALE ONE-PARENT FAMILIES WERE KNOWN TO THE DEPARTMENT BY PERCENTAGE AND DEPENDENCY INDEX RELATED TO 328 CASES

Number of Years Known	Percentage of Cases Dependency Index		Percentage of 82 Female One- Parent Families	Percentage of 328 Cases
	Under .40	.40+		
6-9 . . .	32	57	51	25
10-19 . .	50	28	31	29
20+ . . .	18	15	18	46
Total . . .	100	100	100	100

The number of females who were heads of households, recently receiving assistance, increased almost three times over that of the families receiving public assistance in the 1930's. The newer families have a higher percentage of the very dependent group. Some reasons for the difference might be an increase in family disorders, social disorganization, increase in pathology, or the agencies' acceptance of

non-paternal support. As Mr. Schorr indicates,<sup>1</sup> the insurance programs have become increasingly effective in meeting the needs of the better organized families.

There is a grouping of characteristics generally associated with the female one-parent family. These are that they are young women applying for assistance, who have many children in the family, and who eventually receive state aid. They are associated with these families because they are considered related to a family's dependency. Table 8 illustrates the results of the three characteristics mentioned.

The very dependent families met two of the three characteristics which are often associated with dependency upon a welfare department. There were more older women with many children in the very dependent group who eventually received state aid. It would seem that the older women would find it more difficult than the younger ones to obtain employment because of their age. The mothers with many children would find it harder to work outside the home because of the responsibility of having to care for children without a male parent present. The mothers in the very dependent group eventually received categorical assistance

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<sup>1</sup>Alvin L. Schorr, "Problems in the ADC Program," Social Work, Vol. 5, No. 2 (April 1960), p. 5.

TABLE 8

CHARACTERISTICS OF 82 FEMALE ONE-PARENT FAMILIES BY  
PERCENTAGE AND DEPENDENCY INDEX

Characteristics	Percentage of Cases	
	Dependency Index	
	Under .40	.40+
<b>Age</b>		
Under 29 . . . . .	69	40
30-44 . . . . .	22	31
45-60 . . . . .	9	21
61+ . . . . .	0	8
Total . . . . .	100	100
<b>Number of Children</b>		
Less than 4 . . . . .	54	43
4+ . . . . .	46	57
Total . . . . .	100	100
<b>Categorical Assistance</b>		
ADC . . . . .	46	56
OAA . . . . .	0	10
AB . . . . .	4	0
AD . . . . .	0	1
None . . . . .	50	33
Total . . . . .	100	100

which seems to be where they remain, with the state assuming the role of wage earner.

Age

The expectation prior to the study was that a large

percentage of the sample would come within the older age groups. It was assumed that older persons would have to be assisted by the Department over a longer period of time. Illnesses and handicaps, thus, would tend to be important factors in an older person's dependency. Younger persons were expected to be in the minority because of their ability to maintain self-dependency after the receipt of temporary aid.

There was a positive relationship between the age groups and the Index indicating that the older they were when they became active with the Department, the more dependent they would be on assistance.

TABLE 9  
AGE OF 328 CASES BY INDEX

Age	Percentage	Index
Under 29 . . .	38	.34
30-44 . . . .	42	.38
45-60 . . . .	16	.45
61+ . . . . .	<u>4</u>	.87
Total . . . .	100	

The significant section of this table is the Index rather than the percentage of the sample. The age group



medians deviated only slightly from the sample median. Youthfulness is no indication of a person's self-dependence. Since the study covered a twenty-eight year period, it appears that many persons who were elderly when they became recipients were leaving the welfare rolls through death. This would diminish the percentages in the two older age groups and leave high percentages of the sample in the younger groups. Therefore, the sample distribution in percentages has little significance unless the entire welfare population is taken into consideration.

#### Education

The education of head of household was assumed to be low. Education is very important for opportunities available to the wage earner. The opportunities for low educated persons has decreased considerably. Many jobs have become automatically closed to persons because of low education.

The study showed that a large percentage of the sample were very low educated individuals. There was a negative relationship between the educational factor and the Index. This was to be expected because one generally thinks of persons with an average or above average education as not needing assistance.

Table 10 indicates that the low educated heads of households were very dependent upon assistance. Education

TABLE 10

EDUCATION OF 322 CASES BY INDEX

Education	Percentage	Index
0-4 . . . .	11	.65
5-8 . . . .	58	.43
9-12 . . . .	29	.41
13+ . . . .	<u>2</u>	.22
Total . . . .	100	

is important to a family in order that its members find better jobs and job opportunities. Communities are trying to find ways to cope with such families. They are faced with the problem of trying to retrain and place these people who lack basic education in new jobs. Education is necessary before training for other jobs can be considered.

Another consideration that was examined was whether the length of time a family was known to the agency as compared to educational level, would reveal a direct relationship. If this would prove to be the fact this would indicate the advancements that have taken place through legislative action, community attitudes, agency responsibilities, and the welfare family's attitude toward educating the children.

Table 11 shows an increase in education of the head of household through the three decades although the

TABLE 11  
NUMBER OF YEARS KNOWN OF 322 CASES BY EDUCATION

Number of Years Known	<u>Percentage of Cases</u>		Total
	<u>E d u c a t i o n</u>		
	8 or less	9+	
6-9 . . . . .	59	41	100
10-19 . . . . .	61	39	100
20+ . . . . .	81	19	100

percentage differences are not too great. Apparently, there has been a change in attitudes toward education on the part of the community of which agency clientele is a part. Communities will still have to determine how to equip a low educated wage earner well enough so that he is able to sustain his family. Families continue to receive public assistance while communities continue looking for better methods of coping with the problem of their education.

#### Race

Dependent families are generally thought of as having a disproportionate number of minority families (minority refers to Negroes although Mexicans and Indians were included in the study). The latter two minority groups had an insufficient number of families in the sample to try and attempt to show significance, therefore, further analysis of

the latter two groups will not be done. The minority groups are thought of as being unable to care for their family needs. They receive assistance because of their many disabilities. Other factors generally associated with Negro families are lack of legal settlement, large families, low education, and the migration of Southern Negroes to the North for the purpose of receiving assistance. These are a few of the general comments heard about the relationships of minority groups to assistance. Similar results were expected from the study.

The study indicated that the minority groups were very dependent on assistance. The percentage of the sample that were Negroes compared to the Negroes living in the Lansing area based on the 1950 Census was three-plus times as great. Negroes made up 3.5% of the area population in 1950. (The 1960 census was not available at the time of typing).

TABLE 12  
RACE OF 328 CASES BY INDEX

Race	Percentage	Index
White . .	87	.35
Negro . .	11	.71
Other . .	<u>2</u>	.49
Total . .	100	

TABLE 13

CHARACTERISTICS OF 33 NEGRO FAMILIES BY PERCENTAGE COMPARED  
WITH TOTAL SAMPLE

Characteristics	Percentage of Negro Cases	Percentage of Total Sample
<b>1. Number of Years Known</b>		
6-9 . . . . .	73	25
10-19 . . . . .	6	29
20+ . . . . .	21	46
Total . . . . .	100	100
<b>2. Education</b>		
8 or less . . . . .	51	69
9+ . . . . .	49	31
Total . . . . .	100	100
<b>3. Birthplace</b>		
South . . . . .	63	18
Midwest . . . . .	28	72
Southwest . . . . .	9	4
Total . . . . .	100	94
<b>4. Legal Settlement</b>		
Yes . . . . .	85	87
No . . . . .	15	13
Total . . . . .	100	100
<b>5. Residence</b>		
Less than 3 Years . . . . .	30	53
3 Years Plus . . . . .	70	47
Total . . . . .	100	100
<b>6. Children Within Family</b>		
4 or less . . . . .	55	65
5+ . . . . .	45	35
Total . . . . .	100	100

TABLE 13 (Continued)

Characteristics	Percentage of Negro Cases	Percentage of Total Sample
7. Head of Household		
Male . . . . .	7	12
Female . . . . .	51	25
Both Parents Present . . . . .	42	63
Total . . . . .	100	100

Negroes had a very high Index indicating extreme dependency on assistance. The majority of the Negro families live in one section of Lansing within the city limits. The majority of opportunities for them seems to be limited to low income jobs in the foundries and factories, or cleaning positions for the Negro women. Housing for Negroes is very poor with exorbitant rents paid by the families. Other factors that might be considered as contributing to their dependency are cultural, economic, and social which were not included in the study. As Negroes were extremely dependent, further analysis of this group seemed indicated (Table 13).

Table 13 shows that the majority of Negroes were recent recipients of assistance. They were fairly well educated, and also had settlement in Ingham County before receiving assistance. The statement about Negroes migrating to the North with their large families to receive assistance

seems to be a fallacious one according to the table, but the study also indicated that minority groups are very dependent on the Department. Since the Negro clientele had a very high Dependency Index and many positive characteristics, an analysis of records seemed indicated in an attempt to find factors related to the family's dependency. The two families selected will be referred to as Family A and Family B.

Mr. A., 36, and his wife received their initial assistance because of illness. He had formerly done general labor, and after recovering he returned to his former employment. It was not very long before the family returned for more assistance. The doctor diagnosed Mr. A. as having bronchial asthma, aneurysm of the thoracic aorta, malnutrition, and urinary stricture. Within a short time Mr. A. died. Mrs. A was able to find private housework while living with her relatives. She had a stroke which prevented her from continuing employment. She is presently receiving assistance, and is considered unemployable by the agency.

Family A illustrated an unemployable chronic family due to illness. Illness can be a direct cause for chronicity. The type of illness would be very important in determining a family's dependency as a terminal case of cancer, or a cystectomy. The wage earner with cancer who receives assistance would appear to be potentially chronic. After the wage earner's death the family would continue to

receive assistance. The wage earner having a cystectomy, ordinarily a minor operation, would be expected to return to his employment after his recovery. He would not be considered chronic.

Family B consisted of Mr. B., 25, a factory worker, Mrs. B., and four children. Mr. B. had two years of college and his wife had obtained one and one-half years of college. Mr. B. was born in the midwest, had legal settlement, no indebtedness, and the family received their initial assistance because of Mr. B.'s unemployment. The reason for this being excessive absenteeism without reporting. They moved in with the wife's parents which made the living conditions extremely crowded. Shortly after receiving assistance Mr. B. was arrested for drawing unemployment compensation under false pretenses. He was fined and placed on probation.

Sporadic employment continued with intermittent periods of receiving assistance from the agency. The family began buying their goods on credit without the means to make the payments. The creditors attempted to collect from the family without success. When Mr. B. gained employment his checks were garnisheed. As a result of this procedure, he was frequently dismissed from employment. Following these attempts at employment, Mr. B. was arrested for forgery, convicted, and sentenced to the state prison at Jackson, Michigan. Mrs. B. applied for and received Aid to Dependent Children while he was in prison. She seemed



to be capable in managing her assistance checks. It was indicated in the record that the children received very good care from Mrs. B.

Mr. B. returned to the home after completing his sentence in prison. Since the family was re-united, Mrs. B's ADC was cancelled. Thus, the B family applied for assistance from the welfare department. Mr. B. was not too cooperative with agency workers or in complying with agency policy of employable males working on wage relief. Marital troubles began with Mr. B. leaving the home. His employment continued to be sporadic, but he was never willing to support his family. During this time Mr. and Mrs. B. re-united and separated many times. The last separation ended in Mr. B. remaining away from the home with his present whereabouts unknown.

Mrs. B. was again referred to and received ADC. She has problems in planning her finances so her assistance checks will last out the month. She continues to go in debt and make payments out of her checks. She is buying a very nice home instead of renting. Mrs. B. is very cooperative with agency workers, complies with agency policies, and seems to be doing very well even though the husband is not in the home. The children are always neat and clean, and she does exceptionally well in taking care of the house. She works occasionally outside the home.

The family was selected as an example because of having so many positives in relation to Table 13. Nothing can be mentioned about the family prior to receiving assistance because of insufficient information. From what has been previously mentioned there seems to be a strong indication that the problems and family difficulties were more internal as opposed to external. The internal problems seemed to exist while both parents were in the home and receiving assistance. It would appear that families having positive external factors, are not, therefore, necessarily less dependent.

#### Occupation

An important factor is the type of employment these families can obtain. Due to their limited work skills, their ability to find better than marginal income positions is extremely limited. They are the first to be relieved of their work duties making assistance almost imperative if no other means of income is available to cover the family needs. The families tend to be restricted to the low income jobs. Since the economy is becoming very mechanized and extremely technical, the consensus of community thinking has been to retrain them so they can work in other capacities.

The study brought out that a high percentage of males were in the common and farm labor classifications. The category Index deviations were only slightly lower than

the sample Index. The category Indexes indicated that the families were almost evenly distributed between the very and not very dependent families.

TABLE 14  
OCCUPATIONAL CLASSIFICATION OF 245 MALES BY INDEX

Occupation	Percentage	Index
Common Labor . . .	83	.35
Farm Labor . . . .	6	.31
Other . . . . .	<u>11</u>	.37
Total . . . .	100	

There were many families able to manage with only intermittent and minimum amounts of assistance even though the types of employment were limited. Many jobs referred to as common labor jobs are not always low paying positions. Construction is one that tends to pay quite well. These families are able to secure them, too, because the positions generally involve only manual labor. They are the first to be relieved of work when a reduction in force occurs or the job has been completed. Then exists a period of unemployment for the wage earner and his family.

Unemployment is a frequent occurrence for the welfare families. The wage earner is the first laid off and the last to be recalled to work as he is lacking in seniority.

A large percentage was expected to begin their initial assistance because of unemployment.

Table 15 shows a high percentage of the sample received assistance because of unemployment. Unemployment alone is not conducive to extreme dependency. Continuous unemployment can cause discouragement in the family resulting in extreme dependency. The Indexes of illness and loss of wage earner were expected to be high because both are direct reasons for dependency. These two factors can debilitate a family with assistance becoming a necessity.

TABLE 15  
INITIAL REASON OF 328 CASES FOR ASSISTANCE  
BY INDEX

Reason	Percentage	Index
Unemployed . .	58	.33
Illness . . .	12	.46
Loss of Wage Earner . . .	12	.47
Other . . . .	18	.51
Total . .	100	

There were many families initially receiving assistance because of unemployment. It was mentioned previously that unemployment was not a direct cause of dependency, but through continuous unemployment could cause discouragement

ending with continuous receipt of assistance. (See Table 16).

TABLE 16  
REASON FOR INITIAL ASSISTANCE OF 245  
MALES BY PERCENTAGE AND INDEX

Reason	Percentage	Index
Unemployed .	75	.37
Other . . .	<u>25</u>	.33
Total .	100	

Unemployment was a determining factor for the wage earner and his family to receive their initial assistance. Since the study covered the period of the most recent "Depression", a high percentage of the unemployed males was expected to come within that period.

TABLE 17  
NUMBER OF YEARS KNOWN OF 178 MALES WITH UNEMPLOYMENT  
AS INITIAL REASON BY DEPENDENCY INDEX

Number of Years Known	Percentage of 178 Males	Percentage of Cases		Total
		Dependency Index		
		Under .40	.40+	
6-9 . . .	20	39	61	100
10-19 . .	23	60	40	100
20+ . . .	<u>57</u>	67	33	100
Total	100			

Families known for twenty years or more consisted of a high percentage of unemployed males. The least dependent group would be considered the families with less pathology than the very dependent group. Lack of income brought the least dependent group to the Department. When jobs were plentiful the wage earner returned to work to support his own family. A greater degree of pathology would be associated with the very dependent. Table 18 was formulated in relation to this assumption.

TABLE 18

DEPENDENCY OF 101 MALES KNOWN FOR 20 YEARS OR MORE WITH UN-  
EMPLOYMENT AS INITIAL REASON BY ILLNESS AND BEHAVIOR  
PROBLEMS IN PERCENTAGE

Dependency	Percentage	Illness <sup>a</sup>	Behavior Problems <sup>b</sup>	Either Illness and/or Behavior Problems
Under .40 . . .	67	53	42	75
.40+ . . . . .	<u>33</u>	70	51	88
Total . .	100			

<sup>a</sup>Mental, physical or both.

<sup>b</sup>Mild or severe.

The very dependent group had a higher degree of illness and problems than the least dependent group. Illness and behavior problems appear to be contributory to

extreme dependency. The least dependent group had lower percentages than the other group, but the illness and behavior problems could have been only temporary for this group. The least dependent group was able to re-unite and continue as a family unit. Some reasons for the differences of the two groups could have been the differences in family strengths, differences in the males' illness and behavior problems, or the differences in the caseworker's ability in helping the family.

#### Major Illness and Behavior Problems

It has been mentioned that illness and social problems appear to be related to a families extreme dependence on assistance. The assumption was that major illnesses and behavior problems could impair family relationships so badly that dependency would be the end result. Table 19 shows a high percentage of the sample had physical problems and Table 20 shows a high percentage with severe behavior problems, but the deviations from the sample median were very minute indicating no real significance in relation to a family's dependency. Therefore, both are contributing causes to dependency, but neither are direct causes in determining whether a family will or will not be very dependent on welfare.

TABLE 19

MAJOR ILLNESS OF 245 MALES BY INDEX

Illness	Percentage	Index
None . . .	55	.35
Mental . .	5	.42
Physical .	36	.34
Both . . .	<u>4</u>	.48
Total	100	

TABLE 20

BEHAVIOR PROBLEMS OF 245 MALES BY INDEX

Problems	Percentage	Index
None . . . .	45	.34
Mild . . . .	17	.19
Severe . . .	<u>38</u>	.43
Total .	100	

The physical illness and severe behavior problem categories showed no real significance. Some of the illnesses and problems were only temporary with the families able to continue as a unit after the wage earner was released from the hospital or institution. Other families were unable to meet the challenge and were lacking in strength to continue



as a family unit. Making generalizations in regards to dependency and serious illnesses and/or behavior problems does not seem to be very feasible due to the existence of numerous variables. It would be necessary to isolate those behavior and major illness problems that are directly related to dependency before significant generalizations could be made.

#### Dependents

The number of dependents in each family looking to the head of household for total or partial support at the time of initial assistance was certainly expected to have high percentages and Indexes in the very large family categories. It seems to be a fact that "welfare recipients have large families". The large family is a heavy burden for the wage earner which tends to make their stay on welfare much longer than a family with only a few dependents. This type of discussion generally centers around the implied inability on the part of the wage earner to support such a large family.

The study showed that generally it is the small family that first receives public assistance. The Index indicated no set pattern for establishing dependency. Therefore, large families receiving assistance will become no more dependent on welfare than families with few dependents.

TABLE 21

DEPENDENTS OF 328 CASES BY INDEX

Dependents	Percentage	Index
1 . . . . .	22	.47
2 . . . . .	26	.27
3 . . . . .	18	.36
4 . . . . .	11	.35
5 . . . . .	8	.51
6 . . . . .	7	.37
7 . . . . .	4	.46
8+ . . . . .	<u>4</u>	.51
Total	100	

That larger families are more dependent than smaller families was not evident in the table. Another proposition was that many public assistance families were not only large but they first received assistance during the 1930's.

The larger families were not prevalent in the families known the longest to the Department. The proposition was not supported by Table 22, but firm conclusions cannot be drawn from the table since there were many other families that had established dependency patterns but had not been on the Department's rolls when the sample was

TABLE 22

NUMBER OF YEARS KNOWN TO THE DEPARTMENT OF 328  
CASES BY DEPENDENTS

No. of Years Known	Percentage	Percentage of Cases Dependents		Total
		4 or less	5+	
6-9 . .	30	64	36	100
10-19 .	26	81	19	100
20+ . .	<u>44</u>	81	19	100
Total	100			

selected. Since the number of dependents within a family at time of initial assistance evidenced no differentiation between the very dependent and the not very dependent families, the number of children within the family during their time of receiving assistance seemed to be the next logical area to explore looking for characteristic significance.

Another accepted idea was that "welfare families tend to have more children than non-welfare families". A comparison was not made between the number of children in a welfare and non-welfare family. The reason for using the characteristic was to see how many children were in welfare families and whether a welfare family with many children would more likely to be associated with dependency than a family with only a few children. Births alone were not counted from the time of initial assistance to the date used

for the selection of the sample. The totals also included children that returned to the family or became part of the family after assistance was issued. It was decided to include all children who were part of the welfare family.

The total number of children within a family was expected to indicate a high Index for those families with many children and a low Index for those families with few children. However, Table 23 showed that this relationship did not exist. Families with the largest number of children do have a slightly higher Index than the families with three or less children. On the other hand, families with four children have as high an Index as families with seven and eight children. Thus, there is no indicated trend or relationship in either direction.

TABLE 23  
THE TOTAL NUMBER OF CHILDREN WITHIN A FAMILY  
OF 328 CASES BY INDEX

Children	Percentage	Index
None . . . . .	20	.41
1 . . . . .	13	.36
2 . . . . .	8	.26
3 . . . . .	12	.37
4 . . . . .	12	.48
5 . . . . .	12	.34
6 . . . . .	10	.33
7 . . . . .	6	.48
8+ . . . . .	7	.44
Total	100	

### Indebtedness

Indebtedness was considered to be a good indicator for dependency. The indebtedness of the family at the time of initial assistance was expected to be of a positive relationship to the Index with the very dependent families having the largest amount of indebtedness. The typical welfare family is thought of as spending very unwisely. They place a high value on material goods, therefore, they buy goods without sufficient means to meet the payments due to their low income status. A vicious cycle results with the family going farther into debt to buy more material items with the business organizations redeeming their goods because the family cannot make the payments. The welfare family's resources never reach the stage of being stable enough whereby they can pay for the goods. A high amount of indebtedness is the result of the cycle.

Table 24 indicates that there was no significant difference in the amount of indebtedness between the very dependent and the not very dependent welfare families. The positive relationship between indebtedness and Index did not materialize. The individual medians fell very closely to the sample median.

Indebtedness does not seem to be a means of determining dependency. The amounts used in the table indicate that the majority of the families were not very much in

TABLE 24  
INDEBTEDNESS OF 328 CASES BY INDEX

Indebtedness	Percentage	Index
None . . . . .	34	.39
\$49 or Less .	19	.42
\$50 - \$99 . .	14	.37
\$100 - \$199 .	12	.37
\$200 - \$399 .	9	.36
\$400+ . . . . .	<u>12</u>	.39
Total . .	100	

debt. The figures may suggest that the welfare families were unable to secure very much credit because of low income or insufficient collateral. The families having exhausted their resources may not have tried to secure credit because of personal reasons.

The Sex and Employment Status of Head  
of Household on October 30, 1959

There were two characteristics included in the study present on October 30, 1959: (1) sex of head of household, and (2) employment status of head of household. They were included in an attempt to show the status of the sample on the date used for the selection of cases. The sex of head of household table included at the beginning

TABLE 25

THE SEX OF HEAD OF HOUSEHOLD OF 328 CASES AT TIME OF  
INITIAL ASSISTANCE AND ON OCTOBER 30, 1959 BY INDEX

Head of Household	At Time of Initial Assistance		October 30, 1959	
	Percentage	Index	Percentage	Index
Male . . . .	12	.35	15	.29
Female . . .	25	.55	46	.52
Both Parents Present	<u>63</u>	.34	<u>39</u>	.31
Total . .	100		100	

of the study will be entered at this point, too, as a means of comparison of percentages and Indexes between the two tables.

As can be seen in Table 25, the percentages of the families with the female or with both parents present changed considerably with only minor changes occurring in the Indexes. The families with both parents present made up a fairly large percentage of the sample in both sections of the table. Of these families having both parents in the home, the very dependent families were expected to have higher percentages of illness and behavior problems. Only illness and behavior problems will be considered because of their direct relationship with dependency. These two characteristics were explored with the results presented in Table 26.

TABLE 26

ILLNESS AND BEHAVIOR PROBLEMS OF MALES OF 102 TWO-PARENT  
FAMILIES TOGETHER AT TIME OF INITIAL ASSISTANCE AND  
ON OCTOBER 30, 1959 BY DEPENDENCY IN PERCENTAGE

Illness and Problems	<u>Dependency Index</u>	
	Under .40	.40+
Total . . . . . 100	64	36
Illness (Mental, Physical, or Both)	29	62
Behavior Problems (Mild or Severe)	40	46
Both and/or Either . . . . .	63	78

The males of the very dependent families had more problems which would cause the families to have a higher Index. These characteristics were used because of their direct relationship to dependency. The males of the least dependent families had fewer illnesses and behavior problems than the very dependent group. These illnesses and problems could be considered of a temporary nature and would account for them being less dependent on assistance. The employment status of the males could also have a very important effect upon a family's dependency.

Table 27 illustrates almost an equal per centage came within each category. Unemployability would, therefore, appear not to be a criterion for determining a family's



TABLE 27

EMPLOYMENT STATUS OF 175 MALES ON OCTOBER 30, 1959  
BY DEPENDENCY INDEX

Status	Percentage	Percentage of Cases		Total
		Dependency Index		
		Under .40	.40+	
Employable	52	67	33	100
Unemployable	<u>48</u>	64	36	100
Total	100			

dependency on any selected date. The other variables involved must also be taken into consideration. The table indicates that families with male unemployables on a date selected will become no more dependent than families with male employables.

## SUMMARY AND CONCLUSIONS

In summary it might be stated that a number of characteristics were taken into consideration to determine significance in relation to a family's dependency. In examining the characteristics and relating them to the Index of Dependency, certain findings became evident. The following paragraphs will elucidate the findings.

It had been assumed prior to the study that the longer a family was known to the Department, the more dependent the family would be upon assistance. It was found that families known the longest were the least dependent. Further exploration was done of the three periods when it seemed indicated and under the appropriate sections.

The female head of household presented a very high Index indicating very dependent families. It was found that the majority of families were recent recipients of assistance and very dependent. This might be due to a public better informed about agency function, increase in social disorganization, or a greater incidence of family disorders. Also the very dependent group consisted of older women and larger families. Families with these characteristics tend to end with receipt of categorical assistance since the mother is unable to obtain employment

outside the home. These factors seem to contribute to a welfare family's dependency pattern.

The age of head of household was expected to show an older age group of welfare recipients, but the clientele were very young in age according to the findings. There was also a positive relationship between age and Index although little significance can be placed on the sample because of elderly persons dying, who were consequently not present when the sample was collected. The entire welfare population would have to be taken into consideration before proving significance.

The education element was assumed to be low. A negative relationship evolved between families with a better education and the Index. Education, therefore, appears to be essential for employment, better opportunities, and for situations where re-training becomes necessary. It was found that there has been an increase in the number of persons receiving more education which seems to have come about through legislative action, community attitudes, agency responsibilities, and the welfare family's attitudes toward educating their children.

The race of head of household brought forth a high Index for the Negro group. The Negroes were very dependent on assistance for their existence. The Negro group had only recently received their assistance and had many positive factors in relation to the total sample. The positive

factors were more education, legal settlement, residency, and smaller families. The majority of the Negroes were born in the South with the female head of household applying for the initial assistance. The implications seem to be that: (1) Negroes are extremely dependent, (2) Negroes do not migrate to the North to receive assistance, and (3) there are other factors besides observable characteristics causing their dependency.

The occupations of the males consisted mainly of common and farm labor. Unemployment was their main reason for their initial assistance. The wage earner tends to be the first laid off and the last to be called back making welfare almost imperative because of their economic status. The welfare clientele is generally employed in low wage industry and tend to be restricted to marginal income positions. The highest percentage of very dependent males consisted of recent recipients of assistance. The very dependent group also had more major illnesses and behavior problems which appear to be related to dependency, than the least dependent group. Other factors contributing to the family's dependency might be the family's limitations, the type of illness, and the type of behavior problem. All these factors have to be considered in any discussion of dependency.

It has been mentioned that major illnesses and behavior problems are related to dependency. It was found that the Index indicated no real significance regarding

illnesses and behavior problems as direct causes of dependency, therefore, a better statement might classify the two characteristics as contributory to dependency. Another significant statement might be related to dependency and the isolation of a family's problems.

The number of dependents in a welfare family is generally associated with dependency. It was found that there were mostly small families when first receiving assistance with the larger families being no more dependent than the smaller families. Also the number of children within a family was expected to show a high percentage and high Index which would indicate dependency. The families with many children were no more dependent than the families with few children, therefore, the concept that many children are associated with dependency does not seem to be supported by the study.

Indebtedness was felt to be a good indicator of dependency. The welfare family is thought of as spending unwisely. Thus, the family's indebtedness rises. It was found that there was no significant difference between the Index and family dependency. Indebtedness does not seem to be a means of determining dependency. The families were not very much in debt when first receiving assistance which might have been due to their being unable to secure credit, insufficient collateral or not trying to secure credit.

The sex of head of household was observed at the time of initial assistance and on October 30, 1959 when the sample was obtained. It was found that the Indexes remained quite constant, but the female head of household percentage almost doubled when comparing the two periods. The two-parent families also made up a rather high percentage of the sample. The two-parent cases were further explored regarding male illnesses and behavior problems because of the factors having a direct relationship on dependency. The Table revealed that the very dependent families had higher percentages of these problems than the least dependent families which might indicate reasons for family dependency.

The employment status of males on October 30, 1959 was also explored because of the importance in determining family dependency. An unemployable male on the selected date might indicate past status of the family tending towards dependency. It was found that almost an equal percentage of families fell into the very dependent and not very dependent categories. The indication might be that there are other variables that must be taken into consideration before stating definitely that an unemployable male will form a dependency pattern.

In conclusion it would appear that there are factors causing family dependency other than observable characteristics. These factors might be of an internal nature causing the families to become dependent. It seems to be indicated

that further study of welfare families is needed with the focus on the effects of casework on welfare family dependency.

## APPENDIX



## APPENDIX A

### CASE SCHEDULE

1. Number of years known
2. Total number of years in which assistance was granted
3. Total number of months
4. Case name
5. Case number
6. Receipt of state aid
  1. ADC 2. OAA 3. AB 4. AD
7. Age of head of household
8. Education of head of household
9. Number of dependents
10. Race of head of household
  1. W 2. N 3. M 4. O
11. Birthplace of head of household
  1. E 2. MW 3. S 4. SW 5. W 6. FB
12. Initial reason for assistance
13. Sex of head of household
  1. M 2. F 3. BPP
14. Head of household absent
15. Occupational classification
16. Legal settlement
  1. Yes 2. No
17. Residence
  1. Less than 12 2. 12-23 3. 24-35 4. 36-47 5. 48 or more

18. Amount of indebtedness  
1. Round to nearest dollar 2. None
19. Childrens' education terminated
- Major illness or handicap
- |              |   |             |         |
|--------------|---|-------------|---------|
| 20. Male     | ) | 1. None     |         |
| 21. Female   | ) | 2. Mental   |         |
| 22. Children | ) | 3. Physical | 4. Both |
- Behavior problems
- |              |   |           |  |
|--------------|---|-----------|--|
| 23. Male     | ) | 1. None   |  |
| 24. Female   | ) | 2. Mild   |  |
| 25. Children | ) | 3. Severe |  |
26. Total number of children within family
27. Card number of parents
28. Card number of child(ren)
29. Sex of head of household on 10/30/59
30. Employment status of head of household on 10/30/59  
1. Employable  
2. Unemployable

### Operational Definitions and Coding Instructions

1. Number of years known to the Department. Count initial year of assistance as one through 1959.
2. Total number of years in which assistance was granted. Exclude all years when no assistance was granted.
3. Total number of months on relief. Include all assistance received from the Department, out-county aid received, and state aid received.
4. Case name-last name and first name(s) of head of household (head of household" refers to the male if present at time of initial assistance or the female if the male is absent).
5. Case number-the number assigned by the agency.
6. The type of state aid received. The years and months when aid was received will be placed on the back of the family's card.
  1. Aid to Dependent Children
  2. Old Age Assistance
  3. Aid to the Blind
  4. Aid to the Disabled
7. The age of head of household on the last birthday preceding the receiving of initial assistance.
8. The highest school grade completed by head of household. If there is special training, as commercial school, etc., add one year. All years of education beyond the last number of vertical numbers will be added up and inserted in the bottom box.
9. All persons looking to the head of household for partial or total support. Must be in the home at the time of initial assistance. Also include the head of household.
10. Race of head of household
  1. White
  2. Negro
  3. Mexican
  4. Other (include those of mixed races)

11. Birthplace of head of household. The classification was derived through the concerted effort of the welfare caseworkers who felt that these groupings would be best suited for the locality of the study.
  1. Eastern-Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, and District of Columbia.
  2. Midwest-Michigan, Ohio, Indiana, Illinois, Wisconsin, Minnesota, Iowa, North Dakota, Kansas, and Nebraska.
  3. South - West Virginia, South Carolina, North Carolina, Georgia, Florida, Virginia, Kentucky, Tennessee, Alabama, Mississippi, Arkansas, Louisiana, and Missouri.
  4. Southwest-Arizona, Texas, New Mexico, and Oklahoma.
  5. West - Montana, Idaho, Wyoming, Colorado, Utah, Nevada, Washington, Oregon, and California.
  6. Foreign Born
12. Initial reason for assistance. Taken from a combination of the present Classification Code for Direct Relief used by the Department and the revised code of 1/1/44.
  1. Supplementation to another assistance payment
  2. Change in economic circumstances during last 6 mo. of:
    - Discontinuance of unemployment compensation to person in assistance group
    - Decreased earnings of person in assistance group
  3. Illness or disablement
  4. Layoff, discharge, or other reason
  5. Loss of wage earner in assistance group
  6. Depletion of savings or other resources
  7. Loss or decrease of contribution from relatives
  8. Other change in economic circumstances (including increased need without change in resources)
  9. Other
13. Sex of head of household
  1. Male
  2. Female
  3. Both parents present

14. Head of household absent. Will apply to either head of household, whichever may be absent at time of initial assistance.

1. No
2. Dead
3. Divorced
4. Separated
5. Deserted
6. Incarcerated
7. Institutionalized
8. Armed forces
9. Other (include unmarried parent, student)

15. Occupational classification of head of household. It shall be based on job currently held or job last held prior to the time of initial assistance up to one year. The job classification shall be in accordance with that used by the U. S. Census Bureau as contained in Alpha-betical Index of Occupations and Industry, U. S. Gov't. Printing Office, 1950.

1. Professional, technical, and kindred workers
2. Farmers and farm managers
3. Managers, officials, and proprietors, except farm
4. Clerical and kindred workers
5. Sales workers
6. Craftsmen, foremen, and kindred workers
7. Operatives and kindred workers
8. Private household workers
9. Service workers, except private household
10. Farm laborers and foremen
11. Laborers, except farm and mine
12. Not reported

16. Legal settlement in Ingham County. Will be found on the face sheet whether a family is or is not a resident of the county. The proper square will then be checked.

1. Yes
2. No

17. Residence-the length of Ingham County residency prior to receiving initial assistance.

1. Less than 12 months
2. 12 months through 23 months
3. 24 months through 35 months
4. 36 months through 47 months
5. 48 months or more

18. Amount of indebtedness at time of initial assistance  
1. Round to nearest dollar  
2. None
19. Childrens' education terminated. Include those leaving high school prior to graduation for any reason other than death. Verification of same on the face sheet or in the dictation by the worker will be considered sufficiently reliable. Use all vertical numbers on card and check the appropriate number. Leave blank if no mention is made in the record by the worker.

Major Illness or handicap. Include conditions at time of or after the initial assistance was given and up to October 30, 1959. Exclude acute, temporary illnesses, as colds, "flu," childhood diseases, minor surgery. Include mental illness if there is a commitment, a medical diagnosis, or medical treatment for a suspected illness. Include mental handicap if there is a mental test and/or a professional evaluation of sub-normality.

- |              |   |
|--------------|---|
| 20. Male     | ) 1. None                                       |
| 21. Female   | ) 2. Mental illness or handicap                 |
| 22. Children | ) 3. Physical illness or handicap               |
|              | 4. Both mental and physical illness or handicap |

Behavior problems

- |              |   |
|--------------|---|
| 23. Male     | ) 1. None-recording on behavior indicates no problem.   |
| 24. Female   | ) 2. Mild-recording indicates difficulty in interpersonal relationships, as frequent quarreling in the home or neighborhood, at school or work. Poor discipline or training of children, inadequate care of children, as leaving them alone without adequate supervision, failing to secure available and needed medical attention, irregular meals, occasional drinking, malingering, cohabitation, separation, divorce, mismanagement of funds, constantly losing jobs through neglect or other irresponsible behavior. |
| 25. Children | 3. Severe-alcoholism or other addiction, conviction of law violation, repeated truancy or running away, juvenile court hearing, or detention for delinquency or neglect, non-support or warrant issued, etc.  |

26. Total number of children within family. Include all children within the assistance family from time of initial assistance through October 30, 1959. This would include all children born to the family illegitimately, socially illegitimately, and babies that necessitate proper burial. Also children that returned to the family or became part of the family after assistance was issued and were considered part of the assistance family. Mark appropriate vertical square under this number.
27. Card number of parents. Each card will have a number from one through 353. The number of the parent's card will be inserted in the number one square. The card numbers will be located in the top right corner.
28. Card number of child(ren). Same as number 27 except the child's number will be inserted in the number one square.
29. Sex of head of household on October 30, 1959.
  1. Male
  2. Female
  3. Both parents present
30. Employment status of head of household on October 30, 1959
  1. Employable-include anyone capable of working, semi-employable, or women who have small children in the home but are working.
  2. Unemployable-include anyone not considered capable of working, disabled persons, or women who have small children in the home and are not working.

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