"AN EXPLORATORY STUDY TO EVALUATE USE OF INTAKE INFORMATION AS AN INDICATION OF THE FINANCIAL RESPONSIBILITY OF NATURAL PARENTS"

BY

Phyllis Cornell

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TABLE OF CONTENTS

CHAPTER I

INTRODUCTION

Foster care is the service provided when a child's own parents are unable or unwilling to care for him. Such care may be necessary when there is physical or mental illness in the family, when there is marital discord, mistreatment, neglect, desertion, or abandonment.

> Agency-sponsored foster care is now generally considered essential for any child, regardless of social or economic status, whose parents cannot provide an adequate home. Like other social services, it is increasingly made available for any who need it, at a fee based on cost of care and parents' income in relation to their other financial responsibilities.[1]

The right to the custody of a minor child is vested in his natural parents, unless they are unfit as guardians. As a result of the parent's right to the custody, control, and services of his minor children, they can expect the reciprocal rights to support, protection, and education from the father. American courts have almost always held that the father is legally liable for the support of his minor children

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[1]Helen R. Hagan, "Foster Care for Children", Social Work Yearbook 1954, (New York: American Book-Stratford Press, Inc., 1954), p. 226.

even after the marriage has been dissolved.[1]

> There is little direct statutory legislation dealing with the support and maintenance of children in divorce actions. Unless they are denied custody as a result of unfitness, the duty of each parent to support the child continues as before the divorce and is generally the father's responsibility.[2]

Private agencies which accept children for foster care directly from their parents have often found what was intended to be a temporary, parent-financed, boarding arrangement has become an extended, agency-financed case. The accounts sometimes mount to hundreds of dollars and it becomes necessary for the agency to use either the services of a collection agency or, perhaps more often, petition the probate court to assume custody of the children in which case the past indebtedness is often written off.

It might be assumed that there is one hundred per cent reimbursement to the agency by the natural parent or parents for the expenditure for their children's care. This is a false assumption according to the figures obtained from the auditors of the financial books of the Ingham County Branch of Michigan Children's Aid Society, Lansing, Michigan. Their report for 1954 showed parental reimbursement in the amount of $15,902.21 while the expenditure for the care of their

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[1]John D. Hogan, Francis A. J. Ianni, American Social Legislation, (New York: Harper Brothers, 1956), pp. 249, 250.

[2]Ibid., p. 251.

children amounted to $24,079.86. The estimated return for budget purposes had been $23,299.00. As a consequence of this under-payment the agency was left with a deficit of $3,177.85 in this part of their program.

A similar situation also occured in this same agency in 1955 when parental reimbursement amounted to $16,201.00 and the expenditure totaled $19,391.31. The estimated return had been $20,230.00 and the deficit amounted to $3,190.31.

Another child placing agency in this same community, Catholic Social Service, reported a comparable situation in both 1955 and 1956. The calculations from their office showed an expenditure of $5,856.52 for board and care and reimbursement from parents amounting to $2,136.00. This left a deficit of $3,720.52 in 1955. The following year the expenditure for board and care rose to $12,072.34 and parental payment increased to $6,018.31 leaving a deficit of $6,054.03.

Need for the Study

The advisability of continued use of chest funds to supplement inadequate parental support seemed questionable. While great effort was being expended in attempting to recover bad debts which had accumulated, apparently little emphasis was being placed on the prevention of parental indebtedness. No organized data was available which would facilitate early prediction of financial responsibility or irresponsibility and thereby make possible an expedient disposition of the

of the cases involved.

Statement of the Hypothesis

As a result of a Student-Field Instructor conference concerning parent accounts, the hypothesis evolved that there is a constellation of factors recognizable at intake which will indicate the probability of the parents' ability and desire to take financial responsibility for their offspring while in foster care.

During the discussion it was conjectured that the basic components of parental financial responsibility, or lack thereof, were those life experiences which contributed to the general stability of the parent or parents who were placing their children. Further supposition raised the possibility that general areas of common experience might distinguish potentially prompt paying clients from potential debtors. On this basis an adequate evaluation of the strengths and weaknesses in each individual case at intake seemed to be of import.

Applicants would not be refused because of inability to pay the full cost of care. Some cases would be accepted and would pay only part of the total cost of care. In some cases referral would be in order. In the cases which were accepted the more complete knowledge of family relationships and general stability would indicate the type and intensity of casework which would be most economical for client, community and agency.

Statement of the Problem

Financially speaking there are two general types of parents who come to a foster care agency asking for help, those who will be prompt in payment and those who will be dilatory. The problem of this study was to obtain and categorize available face sheet and intake information in such a way that the distinctive characteristics of each type would be separated and could consequently be compared.

Methodology

This study was essentially a comparative study of case material. Precisely, the material recorded on face sheets and under intake dictation was examined and classified on a work sheet.

For further background information conferences were held with the executive, case supervisor, office manager, and bookkeeper of Michigan Children's Aid and also with the director and secretary of Catholic Social Service.

Specific financial information was obtained from caseworkers' financial sheets, the parental account ledgers, and reports of the auditors at Michigan Children's Aid. Because the budget was not broken down in terms of agency and parental support, Catholic Social Service performed the necessary computations to derive the figures for their report as a service to the author.

Setting In Which Study Was Done

Permission was granted by the Executive Secretary of Ingham County Branch of Michigan Children's Aid Society for the use of case material for testing the hypothesis on which this study is based.

The Ingham County Branch is one of ten branches of a state-wide private child welfare agency. Its principal source of support is the Community Chest. Foster care is given children on application by natural parents or other legally responsible adults and the courts also purchase care from this agency for some of the children in their custody.

Previous to placement a financial agreement is signed by the natural parent or parents representing their acknowledgement of a financial obligation for their child's support. Before 1951 the financial agreement between parent and agency which was used was less inclusive than the one instituted in that year. The agreement which was put into use at that time has been continued with the change of only one word. (See Appendix A.)

In 1951 there was a change of executives and a consequent change in philosophy concerning parental financial obligation. In 1953 there was another change of executives and during the entire period of 1951 through 1955 there was much change of personnel both in the clerical and casework staff.

A diversity of background, training, and experience was represented on the staff. There were workers with A.B., M.A., and M.S.W. degrees and those with less than the M.S.W. had not necessarily been trained in Social Work or an allied field. There was no consensus of interpretation as to whose responsibility it was to actually collect board money. Some of the staff considered it a caseworker's function and others considered it a job of the office manager. By 1954 the beginnings of the present policy were being established. (See Appendix B.)

Limitations

Immediately preceding and during the period of this study the agency was in a state of flux with many changes in personnel. This, coupled with a lack of consistency in the method used by the various caseworkers in recording face sheet and intake information resulted in records having numerous omissions of factual information. A limitation of this study was these incomplete records. It was impossible for the writer to evaluate the reasons for the omissions or to interview the various workers in order to obtain the missing information.

Sample

Twenty-two cases were selected from the total intake period from January 1, 1954, to December 31, 1955. There

were no carry-overs from 1953 included. Some of the cases were readmissions of children previously known to the agency. The applicants were to be one or both of the natural parents of children already born. Unmarried mothers were not included in the sample. The financial arrangements for the children in this particular sample were to be strictly between the agency and the natural parent; therefore, court cases were eliminated. Only cases which were active for two months or more were included. Since only twenty-two cases were available which met the stipulations set forth, the sample is not of adequate size to permit more than an exploratory study of the possible predictive value of intake information. This could be considered an additional limitation of the study.

CHAPTER II

REVIEW OF LITERATURE

Child-caring organizations came into existence and continue to exist because there have been and are parents who find it impossible or lack desire to care for their children in their own home. While some of these people are faced with very realistic and serious immediate problems, others find it impossible to fulfill their parental obligations because of traumatic experiences in their own lives which cripple their parenting abilities.

Many of the institutions which were established in the middle of the nineteenth century were for orphan care but they soon began to be used for care of children of living parents. Then, as now, society was likely to take for granted that there was something drastically wrong with a living parent, particularly a mother, who put her child in a boarding home.

> It is well to remember that up to a generation or so ago there was in the community, along with this critical judgment upon parenthood, a great deal of cohesiveness in the family as an institution than there is now. Because our population was far less mobile than it has since become, and because women had not yet emerged so completely from the home, marriages were more likely to take place within the familiar, established group. Because the tempo of

> living was slower, marriage did not take place in such a hurry either, and there was more time for preparation, at least in a material sense. Because the school and the activities group had not yet taken over so many of the functions essential to rearing children, children lived and experienced more of their developing life in relation to their families. The church exercised greater influence over more people, holding before them the ideal of the sanctity of the home and the responsibilities of parenthood. This more restricted and restrictive society, while it passed highly critical judgment upon the individual who failed in his parental responsibility, at the same time gave a kind of social support to its individual members in the carrying out of that responsibility, a support which we have had to sacrifice in the interests of greater individual freedom.[1]

One might generalize that in the average American community a child is not considered well cared for if he does not have enough financial support to insure health, decency, and even a degree of comfort and recreation. The child's opportunity to have proper care is completely dependent upon the welfare of the adult provider in his life. Can this provider secure work? Has he the physical, intellectual, and emotional capacities to discharge his responsibility to the child? The child's security is threatened by any condition, permanent or temporary, which damages the well being of the adults who furnish his livelihood .

During periods of steady employment and high wages

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[1]Eleanor P. Sheldon, "Intake Practices--The Core of the Agency's Service in Helping Children and Their Parents," Child Welfare, XXVIII (December, 1949), p. 16.

child life suffers least. Low wages, or frequent interruptions in earning capacity, aggravate the destructive elements in the lives of both adults and of children. Obvious cases of suspension of steady employment are illness, accidents, economic depressions which create widespread unemployment, and the various labor-management disputes.

Among the less recognized factors, although frequently observed by social work practitioners, are lack of vocational training, excessive size of family, emotional difficulties resulting in inability to hold a steady job, criminal behavior, and last but not least, mental deficiency and physical handicap. Not one of these cases operates in just one direction--it is both cause and effect.[1]

Early in the history of foster care the heavy emphasis on the interests of the child and the responsibility of the agency to the child tended to exclude the parents. In some cases this situation still persists. While this exclusion is not admitted nor perhaps even conscious it may be reflected in the tendency of an agency to take over for a parent rather than to work with the parent to help him assume his responsibility. Communities have tended to have a paternalistic philosophy in regard to the care of children which has directly affected

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[1]Abd-El-Hamid Zaki, A Study of Child Welfare in a Rural New York County, (New York: Columbia University, Bureau of Publications, Teachers College), pp. 36-37.

the way parents have accepted and used foster care.

The philosophy and policy of intake influence at the initial contact the degree of involvement of the parent in the process of placement and continuing care. The function of intake is not merely concerned with the determination of which cases are to be accepted for care. It is the point at which the parent receives his first impression, gains his essential knowledge of the function and operating policies, and becomes actively involved in decision-making concerning his child's welfare as far as the agency is concerned.

> Intake becomes the core of our service when it enables a parent to choose a kind of care for his child; a kind of care which he will then provide with our help.....Sometimes our first task is to put a roof over a child's head before night, and there is little or no time in which to make sure where his parents stand in relation to the move until after it has been accomplished. Sometimes it seems impossible to believe of a parent that beneath the fear and hostility, the defensiveness and anxiety, there remains a spark of willingness to give his child anything. And sometimes, but far more rarely than we think, there is actually no such willingness, and our task is then to help the child live with that reality.....The truth remains the same; the best and most effective help to children lies in enabling their parents to help them to the extent they can.[1]

The worker at intake is also involved in decision-making. An assessment of the strengths and weaknesses of the applicant or applicants and an evaluation of the presenting situation in terms of the function of the agency is the job of the worker. Service to the client may involve either acceptance of the application or giving assistance in discover-

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[1]Sheldon, Op. Cit., p. 14.

ing other resources which are more appropriate in the particular situation.

At intake the worker has a responsibility to the community. Knowledge of community resources and use of community resources eliminates duplication of services and assures the community of more economical service.

In an agency giving financial assistance the resources of an applicant are evaluated and a budget calculated to determine the family needs. In a child placing agency the cost of care is determined and then the parents are asked how much of that sum they can contribute. We see at this point an ignoring of the legal responsibility of the parent for financial support of his child. "Policies should be the outgrowth of the agency's understanding of each client's need as well as its responsibility to the community and should be aids to the casework process."[1]

Financial planning is the logical part of foster care intake process. The feelings of workers sometimes tend to be-cloud the issue and there is often some reticence to use the discussion of finances as a tool in the casework process in placement planning. A recognition of the fact that forthright discussion of the problem of financial responsibility is essential to helping the client in his

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[1]Clara Swan, "How Agency Policy Affects Intake," Child Welfare, XXXV (April, 1956), p. 5

decision-making at this stage would perhaps enable the intake worker to utilize this area with greater facility.

> As much as any one factor, the discussion of financial responsibilities tends to clarify a parent's attitude toward his child and toward the plan of care that is being considered. Not only at intake, but also all through our contact with a case, it is important that we be aware of the changing values the financial responsibility has for the parents.[1]

It is essential not only for the agency to know the resources of the family and to make some evaluation of the potential but it is also necessary for the parent to have a detailed and clear understanding of the expense involved in the care of the child. Only if agency financial policy is clarified can the parent make a decision as to his ability to use the service. In working this plan out arrangements can be made to utilize the resources the parent has available immediately and to lay groundwork for stimulating growth of greater parental responsibility.

It is not the aim of the private agency to continue providing support to the parents but to develop their parental capacity by utilizing their core of positives to assist them in assuming a satisfying and responsible role of parenthood. An early effort to evaluate possibility and probability of their assuming this role is essential if the

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[1]Margaret Barbee, "The Child-Placing Agency Considers the Parent's Financial Responsibility," The Family, XXI, (July, 1940), p. 158.

the agency is not to be used as a "dumping ground."

If, with agency help, the parent can neither assume his responsibility nor relinquish it, the interests of a child are not well-served. In working with these parents who cannot assume a responsible parental role, the agency may need to face with the parent, its inability to assume responsibility for an extended period of time for the child about whom the parents show little or no concern.

This refusal to allow an immature parent to use the agency's placement services to escape the guilt he would feel in relinquishing a parental responsibility he cannot assume, is sometimes effective in helping a parent mobilize strength to face his problem. With help, these parents frequently can develop capacity to make responsible decisions concerning the future relationship they will have with their child.[1]

> Money considerations in a child placing agency have casework significance. They cannot be dissociated from feelings and relationships.[2]

The parents' feeling is often a greater factor than the size of his income in determining his ability to pay. In this is involved his feelings about himself as a parent,

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[1]California, Department of Social Welfare, Specialized Services for Children, (1951), p. 246.

[2]Dorothy Hutchinson, "Case Work Implications in the Use of Money in Child Placing," The Family, XXI (July, 1940), p. 153.

his attitude toward his child, and his feeling toward the agency. His use of money and the way he meets financial obligations to the agency and thus to his child may reflect love, hate, resentment, jealousy, competition, or control. At times financial reimbursement is not paying for a service rendered but a means of expressing personal conflicts of the payer.

Since the parent sometimes may be feeling some sense of guilt because of the placement and in addition to this he is paying for something he does not really want, something which is causing him discomfort, he finds himself in conflict. It is not normal to pay for someone to take over the place the parent really wants to hold in the life of his child. On the other hand, a person may be glad to pay to relieve the guilt which he feels because he is really happy to be rid of the child. "The parent, then, by ways he handles his financial responsibility to the child placing agency attempts to solve for himself the unbearableness of the situation in which he frequently feels he is. Sometimes the manner in which he does this results in the agency's being paid and sometimes not."[1]

Summary

The literature suggests that historically foster care agencies have in a sense usurped the place of the parent when

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[1]Ibid., p. 150.

the child was taken into care. In the opinion of the writers in this area it is essential that foster care intake policy be such that the parent is an active participant from the initial contact.

Furthermore, pertinent literature supports the practice of clear and concise explanation of financial policies of the agency at intake so that the parent may plan realistically in terms of his resources. Realistic financial planning involves the feelings of worker and parent around the use of money as well as a responsibility of the worker to the community. Such planning can play an important part in the total casework process.

CHAPTER III

PRESENTATION AND ANALYSIS OF DATA

For the purposes of this study the writer set up two categories to distinguish between those who make prompt payments of board and those who are delinquent in payment. If a client was more than fifty dollars in arrears in the total amount owed to the agency at the end of a month, they were categorized as "Non-Paying." The category of "Paying" included those who were currently paid up within fifty dollars of the total amount owed to the agency at the end of any one month.

An examination of the financial records of the agency made it apparent to the writer that nine of the twenty-two cases in the sample fell in the category of "paying" clients and thirteen fell in the category of "non-paying" clients.

As the literature suggests, in terms of financial responsibility there are individuals and personal reasons which may make differences between clients coming to the agency to request foster care. Included in the previous chapter are four possible differentiating factors broadly stated by Abd-El-Hamid Zaki. These four factors were

further sub-divided or expanded and four additional possibly differentiating factors were added. For the purposes of presentation work sheet information was organized into eight classifications: (1) The presenting circumstances leading to placement, manifested at intake, (2) Marital factors, (3) Age Factors, (4) Employment Factors, (5) Race or Nationality Factors, (6) Religious Affliation, (7) Court Contacts, (8) Military Service Record. Certain of these classifications are further sub-divided for presentation.

In the following pages the eight classifications will be described for the parents who paid and the parents who were delinquent in payment. On the basis of this description a statement of the probably predictive value of the information will be made. Some classifications may be meaningful from even this small sample and some may indicate further study is necessary.

Presenting Circumstances

This classification was further divided in three parts; (1) Stated reason for boarding, (2) Which parent made application, (3) The source of referral.

Stated Reason for Boarding:

Paying Category:

Of the nine cases in the category two cases represented stable marriages with the immediate problem being that of

temporary necessity of employment of the mother. In two cases the father of the child was in the service and the mother was employed. There was a marital separation in both of these cases. Two cases represented divorces with the mother being employed. In one of these the husband and the legal father were both contributing. In the other there was no contact with the father. Two cases evidenced health problems in addition to marital disharmony leading to separation. One case was a case of marital separation with the mother not desiring any responsibility for the children and the father being in need of housing for the children while he worked.

Non-Paying Category:

In three of the thirteen cases in this category the removal of the children from the home was necessary on the basis of mental illness of one parent. In one of these the mother had been receiving Aid to Dependent Children but was no longer receiving it. The reason for her ineligibility was not clearly stated in the record. Besides the mother's ill health there was a medical problem with one child.

There were two cases of the parents being separated and the mother working. One of these had previously boarded with the agency and had not made prompt board payments at that time. One case was a readmission by a father whose second marriage was breaking up. He had not made regular board

payments during the first placement.

Three applicants desired boarding care for a legal child until adoption could be completed.

Boarding care in one case was necessitated by the hospitalization of the mother in a tuberculosis hospital.

The remaining two cases were cases of divorce with the mother working.

Parent Making Request:

Paying Category -

Six of the nine applications were made by the mother. One application was made by the father. Two applications were made by both parents.

Non-Paying Category -

The cases in this category were distributed as follows: Seven applications were made by the mother, four by the father, and two by both parents.

Source of Referral:

Paying Category -

The cases in this category were referred by a variety of sources. There was no heavy weighting from any one source. They were distributed as follows: one each from the Friend of the Court, another branch of Michigan Children's Aid, the school, the Community Chest, and Family Service. There were two cases in referred by friends and two by the Department of Social Welfare.

Non-Paying Category -

The referrals in this group were from five sources with almost half of the referrals coming from one source. Of the total of thirteen cases, six were referred by the Department of Social Welfare, four were self referrals, and the other three came from the Friend of the Court, the Lansing Child Guidance Clinic, and the Probate Court, respectively.

Significance of Presenting Circumstances:

The combination of marital disharmony in some degree and the employment of the mother were the reasons for a majority of applications in the sample. The mother made application in more cases than did the fathers or the parents as a couple.

Comparatively, there were more cases of physical and mental illness represented in the non-paying category as well has a heavier concentration of public agency referrals. The combination of these two factors falling in the non-paying category would seem to indicate the need for a public foster care program.

Marital Factors

In this classification five factors were considered: (1) Present marital status, (2) Length of last marriage, (3) Number of children, (4) Number of marriages, (5) Number of children in care.

Paying Category:

Of the nine cases in the category there were two in

which the marriage was intact. One mentioned serious marital disharmony; both parents were still in the home. In three there was a separation and in three divorces.

The average length of the last marriage was 4.2 years, the shortest lasting less than one year and the longest terminating after nine years.

Seven of them had been married only once. It was the second marriage for two of the men. It was the first marriage for eight of the nine women. One woman had had three marriages.

Three of the nine families had only one child. Four families had two children. One family had three children. One family had six.

Five families had one child in care and four had two children in care.

Non-Paying Category:

Of the thirteen cases four showed the marriage intact. In one case the second marriage was in the process of being dissolved. A divorce had been applied for in one case. A divorce was "pending" in one case and in four cases the divorce had been completed.

The average length of the last marriage was 6.4 years. The briefest marriage lasted one year and the longest lasted twenty-five years.

Nine of the men had been married only once. Four

had been married twice. It was the first marriage for nine of the women and for four it was the second.

One family had one child. Eight families had two children. One family had three children. In two families there were four children. The largest family had seven children.

Six families had one child in care and seven families had two children in care.

Significance of Marital Factors:

For comparative purposes between the two categories there are two significant factors. The non-paying group had larger families and more children in care; consequently, they had greater total expense. In seven of the nine paying cases some definite plan for dissolution of the marriage had been completed, either legal separation or divorce. In only four of the thirteen non-paying cases was there a definite plan. The non-paying families were in a state of disorganization legally and emotionally and consequently were less stable. Further study with clearer definitions in this area might possibly point up an important difference between the two categories.

Age Factors

The ages on which data was collected were: (1) Age at first marriage of each parent, (2) Age of parents at the time of application, and (3) Age range of the children.

Paying Category:

The marriage age ranged from 18 years to 33 years for men and 16 years to 25 years for women.

The average age at marriage for the man was 24.5 years. One man was married at the age of 18 and one man was married at age 33. The remaining marriages were distributed throughout the age range without heavy concentration in any one sub-range.

For the women in this category the average age at marriage was 19.8 years. There was one marriage at the age of 16 years. At age 25 years there were two marriages.

The average at application was 30.9 years for the men and 26.3 years for the women.

Children in these families ranged from 15 years to four months of age. There were five babies under one year of age.

Non-Paying Category:

The average age at marriage for the men was 20.9 years. There were two married at the youngest age of 17 years and one at the oldest age in the range, 27 years. All the men but two were married by the end of their twenty-second year.

The average age at marriage for the women in this category was 18 years. All the women but one were married by the end of their 19th year. Two were married at the youngest age of the range, 15, and one at the oldest age in

the range, 23 years.

At the time of placement the average age of the men was 29.3 years and the average age of the women 26.4 years.

Children in these families ranged in age from 16 years to 4 months. There were only two babies under one year.

Significance of Age Factors:

The data indicates that as a group the parents in the paying category were older at the time of marriage than the parents in the non-paying category. This is true for both the men and women. This fact might suggest greater stability of the individuals involved. The very young marriages of many of those in the non-paying category could mean that the marriage was an escape from an intolerable home situation representing great instability during the formative years in the lives of these parents. Especially in the case of the women, the early marriage age indicates that there must have been an abbreviated formal education.

There is no significant age difference between the two categories at the time of application. This would seem to discount any hypothesis that the prevailing general economic conditions during the early life of these people influenced their feeling about money and the use of money. It would appear that their individualized life experiences had more influence in this area.

The important factor in the ages of the children seems to be that there was a greater number of babies in the paying category than in the non-paying category. It may mean only that the families were younger. It could also mean that the parents feel less able to cope with the problems involved as the children grow older and the family disorganization is intensified. There is some possibility also that feelings of guilt around non-support of young children and babies are stronger and thus are a greater motivating force for more consistent support.

Employment Factors

This classification was sub-divided into three items. Educational achievement was included because it seemed relevant in terms of employment possibilities. Also included were type of employment and present income.

Paying Category:

Educational achievement was given for only five of the eighteen individuals in this category. One year of formal education was the least stated and the highest grade completed was eleventh grade.

The types of employment represented for the men were: two garage mechanics, two in military service, one bus driver, one factory worker, one listed only as laborer, one unemployed, and one not reported.

In only four of the cases was the income reported.

Two of these four were military service allotments. One was an unemployment check.

All the women in this category were employed excepting one who was listed as a housewife. Only two of the jobs required training and these were clerical positions. Two of the women held two jobs concurrently. Two were waitresses. Two worked in factories. Two were clerks. One woman worked as a Nurses Aid. One job was not defined but only described as "works at Kellogg Center."

Income was listed for only three of the women. Two of these were the wives of the servicement previously listed. The other was a case where both the legal and alleged father were contributing but only the woman's salary was listed.

Non-Paying Category:

Educational achievement was reported for only nine of the twenty-six individuals in this category. The lowest grade reported was the eighth grade and the highest was the completion of three years of college. One woman was a Registered Nurse and one a Practical Nurse; neither was practicing in her profession.

Five of the men were factory employees. The others were employed as follows: one delivery truck driver, one service station attendant, one painter and part-time station attendant, one foreman of a plastering gang in construction, one student and part-time clerk, one prison inmate, one

unemployed invalid, and one not reported.

Five of the cases contained information pertaining to the income of the man.

Two of the women were listed as unemployed and three were not reported. Three were full time waitresses. One was a part-time waitress and held a full time job in the Jet Plant. One worked for the Seventh Day Adventist Conference but no job description was given. The same was true of one who was a Kellogg Center employee. One woman was a theater usher. One woman was holding a clerking job for the Christmas season.

The income of only one woman was stated specifically. In one case the hourly rate was noted but the number of hours usually employed was not listed. Two other cases mentioned only the alimony payments made to the woman but made no mention of her salary.

Significance of Employment Factors:

Because of lack of information recorded at intake it is practically impossible to draw comparisons between the paying and non-paying categories. Generally, it would appear that the jobs held by the paying clients were of a slightly more stable type and slightly better paying than those held by the non-paying clients.

It would seem to the writer that the real significance lies in the neglect of the workers to record their discussion of this area. This may be a reflection of their philosophy

in the area of financial need and the role and function of the private agency. Possibly they did not feel that the evaluation of financial resources and obligations was an important part of the casework in placement.

Race and Nationality Factors

There were no negro applicants in either category. The nationality background was not designated in twelve of the twenty-two cases but was listed only as "white" race or "American". All seven cases which mentioned nationality specifically fell in the Anglo-Saxon or northern-European grouping.

Three cases did not fall in the above grouping. One couple in the paying category were recent immigrants, the man being Bavarian and the woman Latvian. Another couple in this category was Mexican. One father in the non-paying category was an American Indian.

Significance of Race and Nationality Factors:

The information in this area is not complete enough nor precisely defined enough to be useful in making comparisons within the scope of this study.

Religious Affiliation

Paying Category:

The nine cases in this category represented four protestant families, two Catholic families, and two mixed marriages. One mixed marriage was Catholic-Protestant and

the other Jewish-Protestant.

Non-Paying Category:

The thirteen cases in this category consisted of eight Protestant families, four Catholic families, and one mixed marriage. The mixed marriage was a Catholic-Protestant marriage.

Significance of Religious Affiliation:

The value of these data for comparative purposes are minimal. There are no outstanding differences between the classifications either within or between the categories. Apparently this face sheet designation was for the purpose of indicating a religious preference as the degree of interest or participation was not mentioned.

Court Record
(For reasons other than the dissolution of the marriage.)

Paying Category:

There was no mention of arrests or court contacts in this category.

Non-Paying Category:

Five of the thirteen cases mentioned legal involvements of at least one of the spouses.

One mother had been a legally adopted child. Another mother had been in a Probate Court boarding home and in the Clinton Detention Home.

A father had been arrested on an assault and battery charge. The arrest had been requested by his wife. Another

father was serving a one to twenty year term in a state penitentiary. The charge was not given.

Significance of Court Record:

On the basis of the limited information given it is not possible to formulate any conclusions on a comparative basis. However, the more frequent appearance of court encounters in the non-paying category might have import if a larger sample were examined. In that case a classification of offences or charges might be possible and might be indicative of the social responsibility of the persons concerned.

Military Service Record

Paying Category:

This information was reported in only three of the nine cases in the category.

Two fathers were in the army at the time of application. It was merely noted that one father had been discharged from the Navy in 1945.

Non-Paying Category:

This item of information was included in eight of the thirteen cases. In five cases mention was made of the father's time in service. Four gave length of service. Two stated rank.

Three cases included information concerning the conduct record during service. The same three mentioned a considerable amount of time spent in the guard house or stockade. One also

mentioned an apprehension while AWOL. One of these three was later sentenced to from one to twenty years as a civilian.

Significance of Military Service Record:

The fact that only one-third of the paying cases had service information recorded, and in these no information concerning adjustment, makes a comparison of the two categories impossible.

Three of the eight non-paying cases reported showed an extremely poor adjustment in the service. In a larger sample this factor may fit into a larger pattern of instability.

Summary

Paying Category:

The presenting problem most frequently appearing in this category was a combination of marital disharmony and employment of the mother. Application was made most often by the mother. In seven of the nine cases a definite plan of dissolution of the marriage had been completed. The average length of marriage of 4.2 years and seven of the nine marriages had only one or two children. For all but three individuals in this category it was the first marriage. The average age at the first marriage was 24.5 years of age for the men and 19.8 years of age for the women. There were five babies under one year of age in these families. All but one of the women were employed.

Non-Paying Category:

Marital disharmony and employment of the mother or a serious health problem of one or both parents made up the majority of the presenting problems in this category. Nine of the thirteen referrals were from public agencies. In only four of the thirteen cases were the plans for dissolution of the marriage final. The average length of marriage was 6.4 years. Eight individuals in the category were experiencing their second marriage. Only one family had one child. The average age at marriage for the men in this category was 20.9 years. The average age at marriage for the women was 18 years; however, all but one woman was married by the end of their nineteenth year. Only two of the children were infants under one year of age.

On the basis of this exploratory study the information derived from examination of the cases concerning; (1) Circumstances leading to placement, (2) Marital factors, (3) Age factors, would seem to have some predictive value in determining probably payment or non-payment of board. Further study would probably further accentuate differences between the categories in these areas.

The classification of employment factors might very possibly have great predictive value if a greater number of records in which information was complete were available. Racial and nationality factors, religious affiliation, court

contacts, and military service record would all have to be much more precisely defined and a more consistent recording of these factors employed before further study would be of value.

CHAPTER IV

SUMMARY AND IMPLICATIONS OF THE STUDY

Summary

The hypothesis that was the basis for this study stated that there was a constellation of factors recognizable at intake which will indicate the parents' probable ability and desire to take financial responsibility for their offspring while in foster care.

Twenty-two cases, nine which represented paying clients and thirteen which represented non-paying clients, were selected from the files of the Michigan Children's Aid Society, Ingham County Branch. On the basis of information obtainable from the face sheet and from intake dictation these two types of cases were compared. The specific information on which comparison was to be based was classified under: (1) The presenting circumstances leading to application, (2) Marital factors, (3) Age factors, (4) Employment factors, (5) Racial or nationality factors, (6) Religious affiliation, (7) Court contacts, and (8) Military Service record.

The literature pertinent to the study indicates that a thorough evaluation of the financial resources and obligations of the client at intake has important implications in relation to the client, the worker, the agency, and the community; that

it is a logical and useful part of the casework process from the initial contact until termination.

The hypothesis as stated has been partially negated. Specifically, the hypothesis is disproven because certain factors appeared in both categories, the paying and non-paying, which would indicate either financial responsibility or irresponsibility and in individual cases did not seem to operate as might be predicted at intake. Generally, it is reasonable to say that an indication of the probable stability of the individuals and families can be determined at intake.

Implications

The fact that nine of the thirteen non-paying cases were referrals from public agencies may tend to support the current belief of several people in the Ingham County area that a public foster care agency is needed.

The executive of the Ingham County Branch of the Michigan Children's Aid Society also believes that certain cases are in need of service and not being served because of financial need and ineligibility for established state programs. As early as September of 1954, the Board of Directors of Michigan Children's Aid made a recommendation to the Ingham County Board of Supervisors concerning support of Circuit Court Wards. The movement was begun at that time for the development of the broader program

which is now under consideration.

As was stated earlier, extreme indebtedness sometimes leads to petition to Probate Court for support of the children. This means loss of custody. Financial need is not justification for removing children from the custody of their parents. "It is necessary that we distinguish between child care that is needed because of basic dependency and other care that is justifiable private agency service even though financial supplementation is needed."[1] Free care or an "adjusted payment" may be necessary and justifiable in some cases but the use of voluntary funds distributed by the Chest for the support of dependent cases does not seem to be proper use of these funds.

A further implication of this study lies in the area of the use of intake interviews and the information derived at this time. The literature and the stated agency policy both stress the evaluation of strengths and weaknesses and concrete planning with the client for financial responsibilities at intake.

The paucity of information available in the cases of

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[1]Margaret Barbee, "The Child-Placing Agency Considers the Parent's Financial Responsibility," The Family, XXI (July, 1940).

[2]Payment of less than the total cost of the care of child. It is determined by an evaluation of the parents' ability to pay.

the sample in the area of financial resources, education, and employment record indicates that this facet was badly neglected. It is doubtful if a true evaluation of the client's ability to use the agency's service could be made without this information. Other than in the cases which were handled by the agency executive who had a public assistance background, there was little evidence from the records of the financial planning being used as a part of the casework process.

A third implication bears on recording. It is recognized by social agencies that face sheet information is at best a brief summary of pertinent information. In recording an intake interview it would seem useful to expand on face sheet information in any area where such information would be beneficial in making an evaluation of the total person or family applying. The ability of the family to pay for foster care is an important evaluation which must be made when an application is being discussed in a private agency. Face sheet and intake information is the basis on which planning for casework depends. This study indicates that in most cases the intake interview as recorded was not seen or used as part of the larger picture of casework service to the families involved.

A study of the years of 1956 and 1957 might divulge a contrast in the use of the intake information in terms of

financial planning. The agency is now operating with a fully trained staff with the exception of one worker who has had one year of graduate social work training and there may be a more consistent philosophy of the interpretation of financial policy.

APPENDIX

PAYMENT AGREEMENT

I promise to pay regularly to the Michigan Children's Aid Society of Ingham County the following sums for the maintenance of my child. This payment will cover the following items:

	Amount		
Board		per week	
Clothing		per month	
Personal Care		per month	
School Supplies		per month	
Allowance		per month	
Total	_____	per week plus	per month

In addition, I will make further reimbursement to the agency to meet the cost of any medical care which may be necessary for my child. I shall expect that such costs will be discussed with me as they occur, and that I shall enter into further agreement concerning the method through which these costs shall be met. I promise to make the above payments (weekly) or (monthly), in advance at the office of the Michigan Children's Aid Society with the first payment to be made on _____. It is understood that the above expenses may change, and that my payments will be adjusted accordingly.

_____

_____
(Parent or Guardian)

Date _____

Witnessed:

_____
Caseworker

Date _____

-1955-

APPENDIX B

GUIDING PRINCIPLES IN THE FOSTER CARE OF CHILDREN

1. Policy:

a. Applications and referrals are received from families or private and public agencies of Michigan, other social agencies and branches of Michigan Children's Aid Society. These are carefully analyzed to evaluate the need for the Society's service, or for referral to such available agency that renders the services required in the case.

b. Children may be accepted for boarding placement and supervision when study of the case indicates agency care is needed separate from the natural parent, parents, or guardian because of the parents' sickness or physical disability, personality maladjustments in the family unit, broken homes, or if facilities are available, because of the physical handicap or maladjustment of a child. Children born out of wedlock may be accepted for temporary care pending completion of permanent plans for the child. Evaluation of need for service is in itself a justification for service to families applying for boarding care for children.

c. It is recognized that obvious cases of neglect and dependency are the responsibility of the Courts and public welfare agencies. The Society will cooperate with them to the fullest extent possible in furthering the welfare

of the child or children concerned.

d. In taking children into care this Society shall seek the rehabilitation of the family unit, or shall seek, with the parent or parents, to obtain the solution of the case concerned. Generally speaking when a goal for termination of care can be foreseen and accepted at the time of coming into care, the best interests of the child or children are secured.

e. It is obvious that there will at time be restrictions imposed on the above intake policy by the Society for reasons of finance, staff limitations, or availability of foster homes in the latter instance, branches should clear with other units of the Society to see whether they may have a home available of the type desired.

PROCEDURES OF INTAKE

1. Prior to admission:

Every effort should be made to help a family remain together if at all possible. The parents should understand the policies of the agency and the meaning of separation to the child as well as the parents. The parents, except in court commitments, should be helped to reach their own decision as to whether the child and family's best interests can be met by the agency. If the agency cannot meet the needs of the client, or if circumstances seem to warrant, the agency should take some responsibility for referral to the proper

agency or source of help.

-- APPRAISAL OF NEED FOR AGENCY WILL USUALLY INCLUDE:

(a) Personal Interview. One or more personal interviews with parents or parent, or guardian having custody of children and the other parent if possible. In addition any other interested relatives should be interviewed during the study if possible.

(b) The continuing casework services of the agency are discussed with the parents as well as the necessity for regular casework interviews and/or cooperation with other agencies in working toward the goal of family or individual rehabilitation.

(c) It is the belief of the agency that parents have a basic financial responsibility for their children and that they meet this responsibility wherever possible. If parents are unable to do so, then other financial planning must be made at intake.

(d) In (a) and (b) above, the agency should obtain information from parents and others on the family situation including pertinent facts on age, religion, education, legal residence, occupation and the whereabouts of various family members. Attitudes of other relatives toward the need for placement will be carefully considered.

(e) Information as full as possible on the child's developmental and health history, physical condition,

personality, school placement and adjustment, previous placements outside the home, attitude towards removal from home and relationships with parents and relatives.

(f) Exploration of the child's experiences and problems to determine the placement or plan best suited to meet his needs.

(g) The child shall be made a part of the pre-placement planning by being included in all ways possible.

(h) Clearance with the Social Service exchange where such exchange exists and/or with other agencies is part of the intake study.

(i) Determined by the above points, available boarding homes are evaluated in light of the child's needs. When a boarding home is selected, the possibility of placement is discussed with the foster family and any older child in placement in the home.

(j) Medical permission and boarding agreements should be signed before child is accepted in placement.

(k) If no parent is responsible for the placement, the legal agent (i.e. Probate Court) and persons providing present care should be interviewed for clarification of the children's needs and agency policies.

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