

# Income of Young Survivors, December 1958\*

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IN recent years, families in growing numbers have been receiving a measure of support under one or another of the public income-maintenance programs designed to meet a variety of special needs. Although persons aged 65 or over make up the largest group benefiting from these programs, orphaned children and their mothers—deprived of their chief source of support by the death of the father—also make up a sizable group. Old-age, survivors, and disability insurance and the railroad retirement programs, as well as the retirement programs for Federal, State, and local government employees and workmen's compensation, pay benefits to the wife and children of a deceased worker on the basis of his previous earnings. The Federal-State program of aid to dependent children provides assistance for some orphaned children on the basis of need. Still other programs provide for the widows and children of deceased veterans.

In December 1958 three-fourths of all children whose father was dead were being supported in whole or part by money income from public income-maintenance programs, as were three-fifths of their widowed mothers. The majority of the widowed mothers of young children relied, however, on their own earnings for at least partial support of the family. Less provision has been made for widowed mothers in the years when all their children have reached age 18 but they themselves are not yet eligible for the basic protection afforded most aged persons. At the end of 1958, only 1 out of 5 widows under age 65 with no children under age 18 in their care was receiving payments under social insurance and related public programs; in most instances they were widows of deceased veterans. Six percent of the widows without young children were receiving old-age, survivors, and disability insurance bene-

fits either because they had reached age 62 or because they were caring for disabled children aged 18 or over. A relatively small number of young widows were receiving some support from local assistance programs operated without Federal funds, and a few may have been receiving aid under programs for the permanently and totally disabled. A few widows were receiving a disability insurance benefit on the basis of their own earnings.

The sources of income of persons aged 65 and over have been discussed in an earlier article.<sup>1</sup> The present re-

sions in some of the benchmark data used in estimating.

## Orphaned Children

At the end of 1958, it is estimated, there were 2.9 million orphans in the United States (including Alaska, Hawaii, Puerto Rico, and the Virgin Islands), about 4½ percent of the total child population under age 18 (table 1).<sup>2</sup> With the current differences in mortality rates of men and women, the father is more likely than the mother to die during the child's minority, and indeed 7 out of 10 orphans (2.1 million) were paternal orphans. The death of the father is, of course, more likely to mean loss of the major source of support than is the death of the mother.

The old-age, survivors, and disability insurance program, to which most employed persons now contribute a share of their earnings, provided a measure of support in December 1958 for many more orphans than did any other public income-maintenance program. Of the paternal orphans in the total United States, 1.3 million or 63 percent were receiving old-age, survivors, and disability insurance benefits in that

Table 1.—Estimated number of orphans under age 18, by type and age, January 1, 1959<sup>1</sup>

[In thousands]

Age (years)	Total	Father dead			Mother only dead
		Total	Father only dead	Both parents dead	
Total.....	2,930	2,095	2,030	65	835
0-4.....	210	160	160	(?)	55
5-9.....	620	445	435	5	175
10-14.....	1,155	825	800	25	330
15-17.....	945	670	640	30	275

<sup>1</sup> Projections made by the Division of the Actuary from revised estimates for Jan. 1, 1957, for continental United States, Alaska, Hawaii, Puerto Rico, and Virgin Islands. Estimates based on generation mortality rates for the total United States population, by sex and race, and the age distribution of parents of children born in each year 1941-58; not entirely consistent with those published for earlier years because of changes in methods and assumptions.

<sup>2</sup> Less than 2,500.

port brings together available data on the sources of income in December 1958 of paternal orphans and of widows under age 65 with and without young children in their care. There is less information on the economic status of these young survivors than is available for the aged population, and current estimates are not strictly comparable with those published in earlier years because of revi-

<sup>1</sup> Lenore A. Epstein, "Money Income of Aged Persons: A 10-Year Review, 1948-1958," *Social Security Bulletin*, June 1959.

<sup>2</sup> These estimates were developed by the Division of the Actuary on the basis of mortality rates of the total United States population by age, race, and sex for each of the past 18 years and by the age distribution of parents of children born in each year. Allowance was made for the fact that mortality rates are lower for married persons than for others of the same age. In estimating the number of full orphans, allowance was made for any correlation between mortality of mothers and fathers because of such factors as similar environment and possibility of death in a common accident. Finally, to these figures was added the estimated number of children who had lost a father through death in military service overseas, based on information from the Veterans Administration and the Department of Defense. The estimates for January 1, 1959, are not entirely consistent with those published for earlier years in the *Bulletin* because of changes in methods and assumptions.

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month (table 2).<sup>3</sup> With the maturing of the social security program and the extension of coverage, the proportion of orphaned children who can count on some assured income on the basis of their father's work record has been increasing steadily. It is estimated that in the past few years about 86 percent of the children whose father died during the year were awarded benefits on the basis of his earnings. For the continental United States, the following figures illustrate the trend in the estimated proportion of all paternal orphans receiving old-age, survivors, and disability insurance benefits:

	Percent
December 1940 .....	2
October 1949 .....	31
December 1954 .....	53
December 1958 .....	64

<sup>3</sup> An additional 60,000 orphans were receiving benefits based on the earnings credits of their deceased mother, and an estimated 20,000 orphans aged 18 or over who had been disabled since childhood were receiving benefits also. In addition, about 10,000 orphans living outside the United States were receiving benefits.

Since nearly a third of all paternal orphans under age 18 in December 1958 were aged 15 or over, it is likely that an additional, doubtless small, number were entitled to benefits but were not receiving them or had not filed a claim to become entitled to benefits because their own earnings were above the work-test limit imposed by the Social Security Act. It is also likely that there were other orphans, not themselves counted as beneficiaries, who were in effect sharing in a family benefit: the limitation on the maximum amount a family can receive may well mean that if the mother and three of the children are entitled to benefits, no claim is filed for additional children. If allowance were made for the "additional" children in large families and for those whose earnings cause benefits to be withheld or not claimed, the proportion of paternal orphans currently receiving some support from the old-age, survivors, and disability insurance program might be as much as 67 percent.

Every seventh child on the old-age, survivors, and disability insurance rolls was also receiving payments un-

der a Veterans Administration program. The Veterans Administration ranked second only to the Bureau of Old-Age and Survivors Insurance in the number for whom its programs provided income; about an eighth of all paternal orphans were receiving payments as survivors of veterans. About 4 percent of the orphans received benefits as survivors of railroad or government employees. Approximately one-ninth of these children received benefits under more than one of the four insurance and related programs, so that—as a proportion of the total—the unduplicated number receiving such benefits came to 68 percent.

An additional 11 percent of the orphaned children—some 240,000—were receiving public assistance under the program of aid to dependent children. For some of these children (an estimated 20,000) the eligibility for the assistance payments was based on factors other than their orphanhood. About 40 percent of the orphans on the assistance rolls were receiving partial support as well from old-age, survivors, and disability insurance or another social insurance

**Table 2.—Estimated number of children under age 18 with father dead and of widows under age 65 receiving money income from employment and specified public income-maintenance programs, December 1958<sup>1</sup>**

Source of money income <sup>2</sup>	Number (in thousands)				Percentage distribution			
	Children under age 18 with natural father dead	Widows under age 65 <sup>3</sup>			Children under age 18 with natural father dead	Widows under age 65 <sup>3</sup>		
		Total	With 1 or more children under age 18	Other		Total	With 1 or more children under age 18	Other
1. Total in population.....	2,095	3,655	710	2,945	100	100	100	100
2. Employment.....	825	2,040	410	1,635	39	56	58	56
Earnings.....	125	2,040	410	1,635	6	56	58	56
Nonworking children of working widows.....	700				33			
3. Social insurance and related programs <sup>4</sup> .....	1,405	980	375	605	68	27	53	21
Old-age, survivors, and disability insurance.....	1,310	530	350	180	63	15	49	6
Veterans' compensation and pension programs.....	245	420	70	350	12	11	4	12
Railroad and government employees' retirement programs.....	85	125	30	95	4	3	4	3
4. Aid to dependent children.....	<sup>5</sup> 240	75	75	0	11	2	10	0
5. Support solely from other sources <sup>6</sup> .....	85	795	45	750	4	22	6	25
6. Income from more than one of sources specified in lines 2-4.....	460	240	195	45	22	7	27	2
Employment and social insurance or related programs.....	330	200	155	45	16	6	22	2
Employment and ADC.....	30	15	15		1	(7)	2	
ADC and social insurance or related programs.....	100	25	25	0	5	1	3	0

<sup>1</sup> Data relate to the continental United States, Alaska, Hawaii, Puerto Rico, and the Virgin Islands. Widows and orphans with income from sources specified may also have income from such other sources as interest, dividends, local public assistance programs (nonfederally aided), cash contributions, or earnings of other relatives.

<sup>2</sup> Because persons frequently have income from more than one of the sources specified, the sum of persons shown on lines numbered 2-5 exceeds the total number in the population (line 1). The estimates of persons with income from more than one source are developed from survey data. They are therefore subject to sampling and reporting errors, as well as the error inherent in projecting survey findings to additional population groups and different dates, errors that are relatively more significant for small estimates.

<sup>3</sup> Excludes widows who have remarried.

<sup>4</sup> Persons with income from more than one program are counted only once.

<sup>5</sup> Includes about 20,000 paternal orphans for whom the assistance payment was based on factor other than father's death.

<sup>6</sup> See footnote 1. Includes also paternal orphans whose only source of support was a remarried widowed mother and/or stepfather.

<sup>7</sup> Less than 0.5 percent.

Source: Estimated in the Division of Program Research on the basis of published and unpublished data from the Division of the Actuary and from the Bureau of the Census, the National Office of Vital Statistics, and agencies administering income-maintenance programs.

program on the basis of the deceased father's earnings record or military service.

About 825,000 of the paternal orphans were supported at least in part by either their own employment or that of their widowed mother. It was more common for the mother than for the child to work, as would be expected with more than two-thirds of the children under age 15. Moreover, it is estimated that the mothers of more than 60 percent of the children who did work held a job themselves. It is of some interest that, although the total number of orphans working was relatively small, those receiving old-age, survivors, and disability insurance benefits were more likely to be working than all children in the population as a whole—in large part, probably, because they were older on the average. According to a sample survey made in 1957 by the Bureau of Old-Age and Survivors Insurance,<sup>4</sup> about 6 percent of the children who were receiving benefits based on their deceased father's wage record and who were living with a widowed mother had some earnings during the last month of the year. Among children receiving aid to dependent children—where payments are more likely to be stopped or reduced because of earnings than benefits under old-age, survivors, and disability insurance—a sample survey found that slightly more than 1 percent of the children had earnings at the end of 1958. Children receiving assistance, though older than the total child population, are younger than children receiving old-age, survivors, and disability insurance benefits.

Many orphans doubtless had sources of income other than those discussed here. A few had been adopted, and a number had acquired a stepfather when their mother remarried. Others were living with and partially supported by older brothers and sisters, grandparents, or other relatives. According to the Bureau of the Census, 1 out of every 4 family groups consisting of children and a

<sup>4</sup> For highlights from preliminary tabulations on income of old-age and survivors insurance beneficiaries during the survey year and a brief description of the survey, see the *Bulletin*, August 1958, pages 17-23.

mother, but with no father present, make their home with a relative. Some paternal orphans may have been receiving general assistance, and some were in foster-family homes or public institutions.

### *Young Widows With Children in Their Care*

At the end of 1958, excluding widows who had remarried, there were an estimated 710,000 widows under age 65 with one or more children under age 18 in their care (table 2). Slightly less than half these women—350,000 in all—were receiving old-age, survivors, and disability insurance benefits, and an additional 80,000, or 11 percent, were having benefits withheld because their earnings were above the work-test limit. Others who were eligible to receive benefits never filed a claim to become entitled: they were regularly employed and earning more than is permitted without stoppage of benefits, the benefits for the children already totaled the maximum allowable per family, or there were other reasons. Under the program regulations, a person is not considered "entitled" to benefits—even though "eligible"—until he has filed a claim.

About one-tenth of the widowed mothers received payments under a Veterans Administration program, but about three-fourths of this group were on the old-age, survivors, and disability insurance rolls as well. Widowed mothers getting insurance benefits under the Social Security Act were more likely to be receiving Veterans Administration payments than other widowed mothers. Of the mothers receiving old-age, survivors, and disability insurance, 1 in 6 were on the Veterans Administration rolls as well, but only 1 in 25 of the other widowed mothers received such payments. The unduplicated count of widowed mothers getting benefits from any social insurance or related program came to 375,000, or 53 percent.

Public assistance in the form of aid to dependent children went to 10 percent of the widowed mothers, and about one-third of these mothers were already receiving payments under another income-maintenance program. An unknown number may

have received payments under a State or local assistance program operated without Federal funds, and a few were receiving assistance under programs for the permanently and totally disabled or the blind, but the number in these groups could not have been large. Workmen's compensation programs in all States pay benefits to the survivors of covered workers dying from work-related causes, but national estimates of the number of survivors receiving such payments are not available.

Nearly three-fifths (58 percent) of the 710,000 widowed mothers were working, including a considerable number receiving support also from social insurance and related programs. Although such programs provide a measure of economic security, they are limited in the amount they pay. In June 1958, for example, the average old-age, survivors, and disability insurance benefit to the family of a widow with three or more entitled children was only \$148 a month, no more than that for a widow with two children. In aid to dependent children, according to a Bureau of Public Assistance survey made late in 1958, the monthly cost of requirements under State assistance standards for the average family (3.8 recipients including children and the adult responsible for their care) was determined to be \$143 for all items except medical care payments made directly by the agency to the suppliers of the services.

On the assumption that beneficiaries under one of the social insurance and related programs are as likely to work as beneficiaries under another, and that the findings for the end of 1957 from the sample survey of old-age and survivors insurance beneficiaries still applied in December 1958, it may be concluded that 42 percent of the widowed mothers then receiving social insurance or related payments were employed, compared with 75 percent of other widowed mothers. If those widowed mothers whose old-age, survivors, and disability insurance benefits were being withheld because of their earnings are counted as covered by social insurance programs, the proportion working rises to about half of those entitled to such benefits and about two-thirds of those not

entitled. By contrast, among recipients of public assistance under aid to dependent children, where earnings ordinarily result in reducing or stopping assistance payments, only 19 percent of the widowed mothers were working at the end of 1958. As a group, the mothers on the assistance rolls have fewer job skills and more limited opportunities for earnings than other widowed mothers.

Although it is possible to estimate how many widowed mothers with children obtain income from various sources, there is no basis for estimating the amounts from each of these sources or for measuring the average income for the group against a standard of adequacy. It is known that families headed by a husband and wife have nearly twice as much income, on the average, as families headed by a woman alone.

For families consisting of widowed mothers with children who are entitled to old-age and survivors insurance benefits, the preliminary findings of the survey of beneficiaries conducted late in 1957 by the Bureau of Old-Age and Survivors Insurance afford some clues to economic status.<sup>5</sup> In most but not all of the family groups the mother herself, as well as the child, was entitled to benefits—that is, she was eligible to receive them and had filed a claim.

*Average income.*—The widowed mothers receiving old-age, survivors, and disability insurance payments for the care of their entitled children make up nearly half of all widows with children under age 18. The median money income reported in the survey from all sources for the widow-child beneficiary groups was \$2,830, substantially the same as the median of \$2,760 reported by the Bureau of the Census for all families with a female head in 1957. One-fifth of the widow-child beneficiary groups had less than \$1,800 to live on for the entire year, and only one-tenth had as much as \$5,000. For 9 percent of these family groups, the benefits were their only cash income for the year,

<sup>5</sup> Because a beneficiary, to be in the survey, had to have received at least one benefit before October 1956, the 1957 sample included no disability insurance beneficiaries. Such benefits became payable for the first time in July 1957.

and an additional 11 percent had no more than \$300 in addition to their benefits.

*Employment.*—Fifty-three percent of the widowed mothers were employed during the last month of the benefit year, late in 1957, and 9 percent not working then had done so at some time during the year.<sup>6</sup> The late months of the year, the period immediately preceding the survey interview, are characteristically months of high employment for women because of opportunities for work in retail stores. Data obtained in the beneficiary survey make it possible to deduce some of the factors affecting the mother's likelihood to seek employment. As would be expected, the mothers not themselves receiving benefits were the most likely to work. As might also be anticipated, of the mothers receiving old-age and survivors insurance benefits, those receiving support from other social insurance or related programs as well were less likely to work than those who were not receiving such payments, as the following tabulation shows.

	<i>Percent employed at end of year</i>
Receiving OASI benefits .....	42
And other benefits .....	28
No other benefits .....	44
Not receiving OASI benefits .....	87
Entitled .....	99
Not entitled .....	67

The widowed mothers not receiving old-age and survivors insurance benefits include those entitled but having benefits withheld because of earnings, as well as those who never filed a claim. Inasmuch as 2 out of 3 of the latter group were working, it is likely that for many the amount they expected to earn was one reason for their failure to file.

The number of children in the family also appeared to affect a mother's decision to work. The widowed mothers of three or more entitled children were less likely to be employed than the mothers of only one or two, as shown by the following distribution as of the end of the benefit year.

<sup>6</sup> In addition, 1 percent of the mothers had earnings only from boarders and lodgers.

	<i>Number of entitled children</i>	<i>Percent of mothers employed at end of year</i>
Total .....		53
1 .....		56
2 .....		48
3 .....		39
4 or more .....		

Because old-age and survivors insurance payments to survivor families with three or more children are no greater, on the average, than payments to families with only two children, these findings may reflect the greater difficulty and expense in arranging for care of several children during a working mother's absence.

Although employment was the most important single source of income other than benefits, mothers who worked had relatively low earnings: one-fourth received less than \$600 for the year, and only a fifth earned as much as \$3,000. One out of two of the working mothers earned no more than \$1,300 for the year. Some, of course, worked part time or only part of the year. Under the Social Security Act, no more than \$1,200 may be earned in a year without some portion of the benefits being withheld. Some of the mothers who worked were not themselves entitled to benefits, but 17 percent who were entitled were not receiving benefits at the end of the year because of their earnings.

*Other sources of income.*—A number of the families reported sources of money income other than employment or social insurance and related programs. At the end of the benefit year, 6 percent of the widowed mothers themselves receiving old-age and survivors insurance benefits were also receiving public assistance, as were 13 percent of the mothers not entitled to benefits. As would be expected, mothers earning enough to have benefits suspended were not receiving public assistance.

Unlike the aged beneficiaries of old-age and survivors insurance, nearly two-thirds of whom had some liquid assets—that is, assets readily convertible into cash—only half the young widows with entitled children had such assets. Sixty-two percent of the widow-child families had no income at all from assets, and only about a fourth derived \$25 or more in the year from any one type of asset—net rents, dividends, or interest, in-

**Table 3.—Percentage distribution of widow-child OASI beneficiaries<sup>1</sup> by amount of money income, and percent with specified money income having asset income and cash contributions, 1957**

Total money income for the year <sup>2</sup>	Total	Having asset income <sup>3</sup>	Receiving cash contributions <sup>4</sup>
Total.....	100	28	7
Less than \$1,200.....	7	13	10
1,200-1,799.....	15	15	8
1,800-2,399.....	16	15	11
2,400-2,999.....	16	27	7
3,000-3,999.....	25	31	5
4,000-4,999.....	11	42	3
5,000 or more.....	11	63	3

<sup>1</sup> Widowed mother with at least 1 child under age 18 entitled to benefits.

<sup>2</sup> Money income from all sources.

<sup>3</sup> Income of \$25 or more for the year from interest, dividends, or net rent.

<sup>4</sup> Cash contributions of \$25 or more for the year from persons outside the household.

Source: Bureau of Old-Age and Survivors Insurance, 1957 beneficiary survey.

cluding interest accrued on savings accounts.<sup>7</sup> In half the beneficiary groups with any income from assets, the combined total from all types amounted to less than \$100 for the year. Though contributions from relatives outside the home, when made, tended to be larger (more than \$235 a year for half the beneficiary groups receiving contributions) than asset income, only 7 percent of all the families received as much as \$25.<sup>8</sup> Contributions from relatives were somewhat more common among the widow-child groups with low incomes. For income from assets, the reverse was true; the proportion having such income was considerably greater among those with incomes of more than \$2,400 than among those with less than this amount (table 3).

*Economic indicators.*—Home ownership, one index of economic status, was more prevalent the higher the income. Thus about 30 percent of the mother-child groups with incomes of less than \$1,200 had an equity in the home in which they lived, and 70 percent did not; when the income was \$5,000 or more, 70 percent had an equity in the home and 30 percent did not. By contrast, although home-

<sup>7</sup> An additional 10 percent of the families had some asset income but not as much as \$25 from any one source.

<sup>8</sup> Fewer than 1 percent received contributions totaling \$1-\$24 for the year.

ownership was twice as common when there was some income in addition to benefits, the amount of such additional income was not a factor except for the few widow-child groups with as much as \$5,000, as shown below.

Money income	Percent owning home
All sources:	
Less than \$1,200.....	31
1,200-2,399.....	45
2,400-4,999.....	53
5,000 or more.....	70
Other than OASI benefits:	
None.....	32
Some.....	52
Less than \$1,200.....	51
1,200-2,399.....	51
2,400-4,999.....	51
5,000 or more.....	76

About 55 percent of all owned homes were free of mortgage debt. For half the homeowners the equity amounted to more than \$7,000.

Whether a family group is able to maintain its own household or shares a household with relatives is often used as an index of economic status, particularly for the aged and for "normal" younger families headed by a husband and wife. When mothers are responsible for the support of young children, however, sharing the household with other relatives may be related to need for help in supervision of the children while the mother works.

The differences in income among old-age, survivors, and disability insurance beneficiaries, and how well a given amount will suffice to cover basic needs, are in part related to the size of the community in which the beneficiaries live. Wage levels, which help determine both the amount of the benefits and the amount of other income, are likely to be higher in large cities than in other places, but this advantage is offset in some measure by higher living costs.

Nearly half of all widow-child beneficiary groups in the sample lived in cities with a population of 100,000 or more, but only 1 out of 3 of the groups with incomes of less than \$1,800 did so. In contrast, among the few widow-child groups reporting incomes of \$5,000 or more for the survey year, 3 out of 5 were found in the larger cities and only 1 in 50 in a rural community.

Despite this fact, there are indica-

**Table 4.—Percentage distribution of widow-child OASI beneficiaries<sup>1</sup> with specified money income<sup>2</sup> and percent owning homes or automobiles, by place of residence, 1957**

Item	Place of residence			
	Total	Urban		Rural
		100,000 or more persons	2,500-99,999 persons	
Percentage distribution				
All beneficiaries.....	100	46	35	19
With money income for the year:				
Less than \$1,800.....	100	33	32	35
1,800-2,399.....	100	44	35	21
2,400-2,999.....	100	47	36	17
3,000-4,999.....	100	51	35	14
5,000 or more.....	100	59	39	2
Percent of all widow-child beneficiaries				
Not owning automobile.....	57	64	50	43
Owning automobile.....	43	36	50	57
Not owning home <sup>3</sup> .....	49	53	44	49
Owning home.....	51	47	56	51
Mortgage-free.....	29	21	33	40
Mortgaged.....	22	26	23	11

<sup>1</sup> Widowed mother with at least one child under age 18 entitled to benefits.

<sup>2</sup> Money income from all sources.

<sup>3</sup> Extent of ownership of a nonfarm home, based only on data for beneficiaries not living on farms.

Source: Bureau of Old-Age and Survivors Insurance, 1957 beneficiary survey.

tions that beneficiaries in large cities may have been less well off than those in small cities. Fewer of the beneficiaries in large cities owned the house they lived in, and the homes they did own were more likely to be mortgaged (table 4). Furthermore, the families not owning their home were paying more for their housing if they lived in large cities. For families renting a place to live and not sharing their household with other relatives, for example, the median rent was about \$10 a month higher in cities of 100,000 or more than in smaller cities or rural places. Those in large cities also were less likely to own an automobile, but an automobile is less necessary in a large city.

By way of contrast, it may be mentioned that among families receiving aid to dependent children the proportion living in rural areas, according to a survey made late in 1958, was 34 percent, nearly twice as high as

among families receiving old-age and survivors insurance benefits.

**Noncash income.**—The amount of cash income alone for some families is not the full measure of their economic resources. Those owning their homes, for example, may be able to reserve a larger share of their money for nonhousing expenses than families who must rent their living quarters. Others, particularly in rural areas, may be able to raise part of their food and thus reduce the amount spent at the store.

Although the beneficiary survey did not determine the amount of noncash income received, it did reveal the number of beneficiary groups having noncash income from specified sources. These sources included homeownership, other housing furnished without cost, food raised or received as a gift or pay, gifts of clothing in significant amounts, and medical care provided free or at the expense of some agency or person other than the beneficiary. As might be expected, homeownership is far and away the most common source of noncash income. On the assumption that homeownership is always profitable, it could be said that about half the widow-child groups had non-

cash income from this source. For 39 percent it was from this source only, and for 12 percent it was from this and other sources. Twenty-two percent of the families had noncash income only from sources other than homeownership, and 29 percent had none at all (table 5). Actually, only 4 out of 5 homeowners reported a net gain for the year in the sense that the estimated rental value of the premises was greater than the expenses for repairs, taxes, interest, and other costs, not counting payments on mortgage principal. There was no consistent pattern, according to income, in the percentage of homeowners with a net gain.

One in 7 of the beneficiary groups had received medical care during the year for which they themselves had not paid. For half of this group, such care was the only form of noncash income. Medical care obtained at the expense of someone else was twice as common among those not owning a home as among the homeowners.

Nine percent of the widow-child groups raised some of their own food, and almost as many received some as gift or pay, but only 3 percent received a significant amount of their clothing without charge. No informa-

tion was obtained on the cost of raising food, which can be of some consequence, especially if the family is not also producing food for sale.

There were, of course, differences with income. When income was \$5,000 or more, the extent of homeownership was nearly twice as great (70 percent) as when it was less than \$1,800 (38 percent). On the other hand, with more of the low-income group in rural areas, nearly a third had some food from the home garden (20 percent) or otherwise obtained without direct expense (12 percent), compared with only 4 percent of the high-income group. For medical care, the differences were less. Fourteen percent of the widow-child groups with \$5,000 or more had some of their medical care paid for by some other person or agency, compared with 22 percent of those with incomes of no more than \$1,800 (table 5).

### Widows Under Age 65 With No Young Children

At the end of 1958 there were almost 3 million widows under age 65 with no children under age 18—more than four times the number with children. Fifty-six percent of the widows without young children had passed their fifty-fifth birthday, an age when opportunities for employment become increasingly limited. This is no doubt one reason why, as a group, they were no more likely to be working than those who had children to raise. Only a fifth of the widows under age 65 with no young children were receiving either old-age, survivors, and disability insurance or similar benefits, compared with more than half the widows with children. The proportion of widows having earnings, however, was the same for both groups—slightly less than three-fifths. Of those widows who had no young children and who were receiving social insurance and related benefits in December 1958, only about 7 percent were working, compared with 42 percent of the widows with children who were themselves collecting benefits.

Only 1 in 16 widows under age 65 without children under age 18 was receiving old-age, survivors, and disability benefits.

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Table 5.—Percentage distribution of widow-child OASI beneficiaries<sup>1</sup> with specified type of noncash income, by amount of money income, 1957

Type of noncash income <sup>2</sup>	Money income for the year			
	All incomes	Less than \$1,800	\$2,400-\$2,999	\$5,000 or more
Total percent.....	100	100	100	100
None.....	29	26	35	23
Some noncash income <sup>3</sup> .....	71	74	65	77
Owned home, total.....	51	38	47	70
No other.....	39	23	34	62
And food.....	7	11	9	1
And food and medical care.....	1	1	2	2
And medical care.....	4	3	2	5
And clothing.....	(4)	0	0	0
Other housing without direct expense.....	3	6	4	0
Food home-produced or received as gift or pay, total.....	17	32	17	4
No other.....	6	12	4	0
And housing.....	8	14	9	1
And housing and medical care.....	1	2	2	2
And medical care.....	2	4	2	1
Medical care, total.....	15	22	14	14
No other.....	8	13	8	5
And housing.....	4	3	2	3
And housing and food.....	1	2	2	2
And food.....	2	4	2	1
Clothing.....	3	5	1	0

<sup>1</sup> Widowed mother with at least 1 child under age 18 entitled to benefits.

<sup>2</sup> Includes owned home, food raised for home use or provided as gift or pay, medical care received without charge or paid for by agency or person outside household, clothing in significant amounts provided without charge by agency or person outside household, and housing provided without

charge by agency, employer, or other person outside household.

<sup>3</sup> Beneficiary groups receiving noncash income of more than one type are counted only once in this total.

<sup>4</sup> Less than 0.5 percent.

Source: Bureau of Old-Age and Survivors Insurance, 1957 beneficiary survey.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-59<sup>1</sup>

[In thousands]

Period	Assets at end of period <sup>2</sup>			State accounts				Railroad unemployment insurance account <sup>3</sup>			
	Total assets	Invested in U.S. Government securities <sup>3</sup>	Cash balances	Deposits and transfers <sup>4</sup>	Interest earned	Withdrawals	Balance at end of period	Deposits	Interest earned	Withdrawals	Balance at end of period
Cumulative, January 1936-June 1959	\$6,719,017	\$6,709,422	\$5,946	\$26,643,542	\$2,886,104	\$22,841,362	\$6,688,285	\$1,493,199	\$220,741	\$1,684,607	\$29,334
Fiscal year:											
1941-42	3,180,103	3,139,000	11,103	1,095,991	61,997	308,070	2,883,655	76,266	5,424	9,072	266,447
1942-43	4,372,460	4,367,000	5,460	1,217,886	75,562	174,334	4,002,569	92,441	6,862	1,834	369,891
1943-44	5,878,778	5,870,000	8,778	1,349,307	88,527	60,000	5,389,403	109,375	8,001	591	498,375
1944-45	7,315,258	7,307,173	8,084	1,256,003	113,139	70,492	6,679,054	118,794	10,502	785	636,204
1945-46	7,449,089	7,409,000	40,120	1,009,909	130,374	1,128,735	6,690,601	116,214	13,221	17,197	758,488
1946-47	7,869,044	7,852,000	17,044	1,065,273	131,418	817,802	7,009,491	127,576	15,470	51,657	859,354
1947-48	8,323,029	8,298,399	24,630	1,007,346	147,076	798,132	7,365,781	130,634	18,203	60,793	957,248
1948-49	8,160,141	8,138,332	44,085	984,031	160,033	1,227,115	7,262,844	77	20,067	76,978	897,297
1949-50	7,428,181	7,414,264	23,633	1,097,797	149,192	1,866,620	6,643,214	15,166	17,874	145,369	784,968
1950-51	8,073,548	8,064,197	15,635	1,362,718	149,469	847,190	7,308,211	14,891	16,593	51,115	765,237
1951-52	8,660,339	8,647,082	26,855	1,439,240	166,614	1,006,097	7,907,968	19,806	16,459	49,232	752,371
1952-53	9,250,069	9,237,042	20,850	1,371,184	188,587	908,442	8,559,297	19,907	16,415	97,921	690,772
1953-54	8,995,709	8,988,968	5,352	1,245,961	208,841	1,604,819	8,409,280	22,079	15,633	142,055	586,429
1954-55	8,458,800	8,443,806	10,514	1,146,188	186,874	1,759,544	7,982,797	15,681	11,277	202,648	410,939
1955-56	8,794,426	8,701,480	88,294	1,333,147	186,907	1,286,964	8,215,887	31,233	8,491	105,510	345,153
1956-57	9,062,665	8,975,667	81,973	1,577,672	211,997	1,513,750	8,491,807	74,347	7,835	133,180	294,155
1957-58	7,769,721	7,720,602	44,826	1,574,516	219,051	2,926,370	7,359,603	90,442	6,459	222,660	183,396
1958-59	6,719,017	6,709,422	5,946	1,946,469	179,133	2,796,920	6,688,285	114,832	2,396	256,290	29,334
1958											
April-June	7,769,721	7,720,602	44,826	485,373	50,673	1,080,884	7,359,603	24,799	1,213	71,530	168,396
July-September	7,393,832	7,336,571	6,035	630,929	47,855	841,773	7,166,614	31,066	973	66,870	133,665
October-December	7,124,037	7,113,981	8,691	328,099	45,875	600,434	6,940,754	26,715	710	72,750	88,240
1959											
January-March	6,534,576	6,484,998	4,463	234,104	42,972	834,127	6,283,703	26,358	425	60,590	54,432
April-June	6,719,017	6,709,422	5,946	782,737	42,431	520,586	6,688,285	30,693	288	56,080	29,334

<sup>1</sup> Beginning 1949, not strictly comparable with data for earlier years because of differences in accounting methods in source materials used.

<sup>2</sup> Beginning 1949, total investments plus cash balances differ from total assets on a ledger basis by the sum of items in transit or suspense at the end of period. Beginning December 1954, includes transactions and assets of the Federal unemployment account, under the Employment Security Administrative Financing Act of 1954; beginning September 1956, includes undistributed appropriations.

<sup>3</sup> Includes accrued interest purchased and repayments on account of interest on bonds at time of purchase.

<sup>4</sup> Includes, when applicable, loans and transfers from the Federal unemployment account and/or transfers from undistributed appropriations.

<sup>5</sup> Beginning July 1947, includes temporary disability program. Beginning September 1958, includes transactions and assets of the railroad unemployment insurance administration fund.

<sup>6</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>7</sup> Includes withdrawals of \$79,169,000 for temporary disability insurance benefits.

<sup>8</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$106,187,199, and transfers of \$12,338,198 out of the account to adjust funds available for administrative expenses because of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Unpublished Treasury reports.

## INCOME OF YOUNG SURVIVORS

(Continued from page 15)

ability insurance benefits in December 1958. Widows without children are not eligible for such benefits until age 62. The more liberal provisions of the Veterans Administration programs made it possible for nearly twice as many or about 1 in 9 of the widows under age 65 without children to receive payments as the widow of a deceased veteran. Relatively few widows with children aged 18 or older were continuing to receive benefits

because the children had become disabled before they reached age 18. In December 1958, about 20,000 disabled paternal orphans aged 18 or over were on the old-age, survivors, and disability insurance rolls, and 3,000 were receiving payments as the survivors of deceased veterans.

One in 4 of all the widows with no children under age 18 had no income either from earnings or social insurance and related programs. Perhaps 80,000 were receiving general assistance, and some probably were receiving unemployment insurance. An un-

known but doubtless small number were receiving disability benefits under the old-age, survivors, and disability insurance program. Many had to depend—wholly or in part—on grown children or other relatives, others were living on their accumulated assets, and a few were in public institutions. On the whole, widows under age 65 with no responsibility for young children constitute a group for the most part not covered by public income-maintenance programs and about whose needs or degree of dependence on others little is known.