

Income Maintenance and the Birth Rate

by ALVIN SCHORR*

In any consideration of income-maintenance programs, one of the first questions raised has to do with the effect of income support on the birth rate. Surprisingly little is actually known about the relationship. Published research on the subject is sparse and spotty. In connection with the research underlying this paper, several distinguished demographers met for a day with the Social Security Staff to review available knowledge. Their discussion provided a rich source of material for this article. They are not responsible for the conclusions, however. Participants were Vincent Whitney, Chairman, Irene Taeuber, Ronald Freedman, Arthur Campbell and Nathan Keyfitz.

POPULATION GROWTH is a recurring issue in the United States. In the 1930's there was widespread anxiety that the population was not replacing itself. In the 1960's there is anxiety because the population, not content with replacing itself, increases rapidly—with consequent crowding, dislocation, and pressure on services. In and out of public discussion weaves a strain concerned specifically with the birth rates of poor people. With a generally declining birth rate, it seemed that the poor might have most of the children; population quality—whether regarded as genetic or not—might decline. With a general rise in birth rate, the concern is that families already poor are handicapped by too many children and so are kept poor.

If there is to be public consideration of a major income-maintenance program for children, questions will naturally be asked about the birth rate. Will total births rise? Especially, will those who are poor be encouraged to have more children? Neither consequence is much to be desired. Viewing these questions in terms of probable effect on large population groups, the available evidence is here approached in two ways: through the experience of other countries with rising income and with family allowances; then, by examining what factors affect fertility patterns in general.

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NATIONAL EXPERIENCES

Viewed most broadly, concern with the impact of income-support programs on birth rate is a variant of a historic argument about economic growth and birth rate. The view of classical economists was put by Adam Smith in these terms:

If this demand [for labor] is continually increasing, the reward of labor must necessarily encourage in such a manner the marriage and multiplication of laborers, as may enable them to supply that continually increasing demand by a continually increasing population.¹

As David McClelland points out, the argument that economic growth would lead to population growth was put forward at a time when population was indeed increasing. The number representing birth rate minus death rate in England was 0.7 or 0.8 in the period from 1750 to 1800 and rose to 1.2 in the period 1800 to 1950.² Population increase and economic growth were moving forward side by side. As so often happens, observers saw a law in the correlation.

If one abandons the perspective of the early 19th century, however, and looks backward from 1940, quite the opposite trend is apparent. "The large declines in fertility in economically developed countries in the nineteenth and twentieth centuries are probably unprecedented."³

Now a plausible correlation seemed to reflect a reverse law of human behavior: rising wealth is associated with *declining* birth rates. Many explanations were advanced for this law. Their core was more sociological in tone: family functions, structure, and expectations change in an advancing industrial society. The new law gains an appearance of breadth by spreading its umbrella over two observations that are of rather a differ-

¹ Adam Smith, *An Inquiry into the Nature and Causes of the Wealth of Nations*, Random House, Modern Library edition, 1937, p. 80.

² David C. McClelland, *The Achieving Society*, D. Van Nostrand Co., Inc., 1961, p. 27.

³ Ronald Freedman, "The Sociology of Human Fertility: A Trend Report and Bibliography," *Current Sociology*, V. X-XI, No. 2, 1961-62, Oxford, England, p. 53.

ent quality. Inside the developed countries, those people with higher income have lower birth rates. And the underdeveloped nations, where wealth is slight, have higher birth rates.

There matters rested until after the Second World War, when rates of fertility in some of the developed countries suddenly moved upward again. It was impossible for the sophisticated to return to the simple view represented in the Adam Smith quotation above. Speculation about the reversal has ranged all the way from an unconscious reaction against a threat to human survival (atomic testing) to the notion that, after a certain level of adequacy has been reached, people in effect buy another child with additional income. It is not necessary to explore the merits of various theories but only to note that broad national trends support no sweeping generalization. Economic growth in a highly industrialized country may be coupled with a rising or a declining birth rate. There is no indication here of the likely effect of an income-maintenance program on birth rates.

Economic growth is so broad a concept that it may mask relationships that do exist. A look at national experience with income maintenance may perhaps reveal a clearer relationship. As a number of countries established family allowances *in order to* increase the population, it seems reasonable to use this program for exploration.

In neighboring Canada, with a delicate mixture of Protestant and French Catholic citizens, the population issue received due attention before a program of family allowances was enacted. For more than a decade, Canadian officials made recurrent attempts to evaluate the influence of the allowances on the birth rate. In 1957, the Director of Research of the Department of National Health and Welfare reported:

There is little or no evidence to support the contention that the Canadian legislation has resulted in a birth rate higher than otherwise would have been the case. If there is any demographic influence it may be through a favorable effect on the survival rate rather than through any impact the program may have on the birth rate, but this would also be difficult to substantiate through statistical evidence.⁴

Although official attention to the issue apparently waned with the evaporation of Canadian criticism of family allowances, data concerning

⁴ Joseph W. Willard, "Family Allowances in Canada," *International Labor Review*, March 1957, p. 22.

the last decade are also consistent with Joseph Willard's judgment.

The Canadian birth rate had started slowly up when allowance payments began (1945) and then rose sharply. This was, of course, the immediate postwar period. Since 1959, the birth rate has started down again. Close analysis of these figures would make it clear that any effect of allowances in the first decade cannot be disentangled from the effects of demobilization and postwar prosperity. Perhaps the most telling illustration of this point is the close correspondence between birth rates in Canada and in the United States (chart 1). U. S. and Canadian fertility patterns are not identical (Canadians marry later, for example); probably some differences between the two countries cancel out. Nevertheless, it would be difficult to argue that the Canadian birth rate is responding to family allowances while the United States birth rate accompanies it up and down.

If one explores fertility trends within Canada, the vital statistics suggest responses that may seem divergent and even perverse. If allowances are to produce larger families, it might be argued that this would be seen most markedly in Catholic Quebec. The money is made available where large families are presumably most desired or most accepted. Yet the increase in births through 1956 had been smaller in Quebec than in any other province. The fertility of married women at each specific age—a more complex but more accurate measure than total births—actually declined for every age group in Quebec except the youngest.⁵

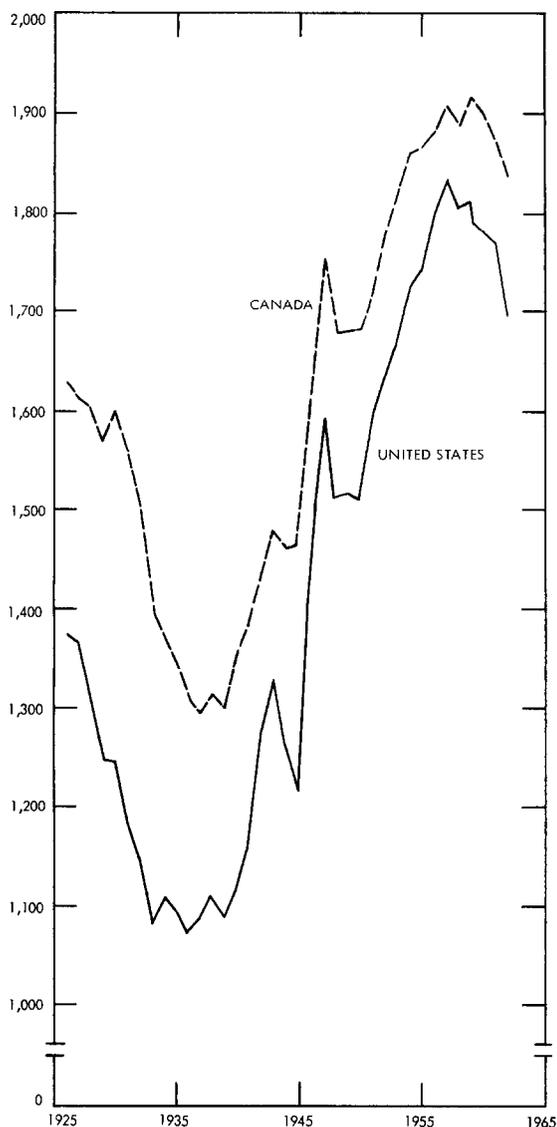
It is important now to note that Quebec was undergoing rapid urbanization in this period, as compared with the other provinces. Any population response to family allowances through increased childbearing that might conceivably have appeared was overwhelmed by the response to urbanization.

The Canadian program was not intended to increase the birth rate; moreover its cash payments are modest. That it produces no demonstrable effects on birth rates may tell nothing about more ambitious programs of family allowances. It is useful, therefore, to turn to France, the country

⁵ Bernice MacIsaac, "Canadian Family Allowances and Their Major Social Implications," *Journal of Marriage and the Family*, May 1964.

that pays the most substantial benefits and deliberately sought a demographic result. As in other developed countries, the birth rate moved steadily downward from 1800 to World War II.

CHART 1.—Gross reproduction rates, United States and Canada, 1926-62



Source: Public Health Service, National Center for Health Statistics.

In 1945, the French social security system was reorganized and family allowances made virtually universal. In the five years before World War II, France had averaged 630,000 births a year. In the five years after the war (and the new family allowance program), the Nation averaged 856,000 births a year. Total births de-

clined slightly from this peak to a low point in 1953 and have shown a modest rise since.⁶ As total population has also been rising, the birth rate per thousand population has varied little since 1954.⁷

One may understand from the marked reversal in 1945 why French officials sometimes take the position that family allowances have increased fertility. Moreover, they are impressed by the more marked recovery of fertility in France than among its neighbors. (Still other European countries, such as Portugal and Poland, have higher fertility rates than France.)⁸ French demographers seek a more cautious position. They say, for example, that family allowances contributed to a general natalist spirit which is now a force in itself. They account in this way for stable fertility rates during the past decade, despite a relative decline in the significance of family allowances. (Family benefits have been permitted to fall behind while wages were rising rapidly.)⁹ Yet Canada, with a modest family allowance program, and the United States, with none, experienced concurrent dramatic increases in birth rate. It is therefore necessary to be sceptical about even the more cautious formulation.

As with Canada, the components of the general increase in the French birth rate are difficult to reconcile with a view that family allowances are the causal element. One would expect family allowances to influence chiefly rural and other very poor French families. There is, for example, a wry country saying: "Let's make a baby to buy a motor bike."¹⁰ But the data indicate that it is the urban families and those with comfortable incomes—not the others—who are showing the substantial increases in children. Because of the way French family allowances are calculated, the major advantage is felt by families with three

⁶ Roland Pressat, "La Population Française au recensement de 1962," *Population*, No. 4, 1962, Paris.

⁷ *Informations Sociales*, "La Population Française, recensement 1962," August-September 1964, Paris.

⁸ United Nations, *Demographic Yearbook*, New York, 1961.

⁹ Paul Paillat, "Influence de nombre d'enfants sur le niveau de vie de la famille—évolution de 1950 à 1961," *Population*, No. 3, 1962, Paris.

¹⁰ A more sophisticated statement of the same sort is the opening sentence of a satirical autobiography: "I was born of Allowances and a Holiday, of which the morning stretched out happily to the sound of 'I love You You love me' played on a sweet trumpet." Christiane Rochefort, *Les Petits enfants du siècle*, Bernard Grasset, Paris, 1961.

children or more. If births were a consequence of family allowances, the number of large families should be increasing. Actually, in the sharp rise of the decade after the war, more families were having one, two or three children and the proportion of large families diminished.¹¹

The major difficulty in determining what lesson Canada and France teach is, as seen in retrospect, that they initiated their programs when fertility rates would naturally have risen anyway. The range may be extended by noting countries where the birth rate barely rose or even declined. Italy experienced a decline through the 1940's, despite all its efforts. Sweden suffered a continuing decline in birth rate through the 1950's, when the rate in most western countries was high.¹² As for Nazi Germany, its "whole vast apparatus . . . was used with a concentrated ferocity to raise the birth rate."¹³ Not only were allowances paid; bachelors were taxed and men with large families were given preference in employment. Births rose from 14.7 per thousand population in 1933 to 19.7 in 1938 but never approached the figures achieved earlier in the century (29.5 in 1910-1913). Even the modest increase has been attributed to improved economic conditions and the suppression of abortion in combination with cash allowances.¹⁴ It cannot be said of these countries that allowances failed to influence births any more than of France and Canada that they succeeded. It seems clear that in Italy and Sweden, at least, the birth rates were declining in continuation of long-term trends. Whether allowances prevented a sharper decline will never be known.

At the 1964 meetings of the International Social Security Association, the Permanent Committee on Family Allowances entertained a suggestion to study the effects of allowances on birth rates. The Committee declined to undertake such a study at that time, reasoning that sufficient data would not be available to support responsible conclusions. The extent of the difficulty is clear. If

some conclusion must be derived from national experiences, it must be guarded: Neither proved nor disproved; the question remains open.

Having proffered the obligatory judgment, perhaps it is possible to press one step further to a plausible judgment: On one hand, it seems likely that some undetermined number of families, particularly with scant or moderate incomes, would have an additional child *because* it would invoke a government payment. These families may want a motor bike or they may simply enjoy children. On the other hand, national experiences suggest that the effect of these families on the national birth rate or its major elements (family size, low-income births compared with middle income, etc.) would probably be undetectable. Compared with other factors that seem to govern population trends (general level of living, infant survival, etc.) an income-maintenance program, however large, is small.

FACTORS INFLUENCING FERTILITY

Apart from the experience that other countries have had with income maintenance, there is another question. What factors of any sort appear to influence fertility in the United States one way or another? Phrasing the question in this fashion makes it possible to deal directly with such special tendencies of low-income families as may be discerned.

The birth rate in the United States has moved steadily downward over the long term, consistent with the experience in western Europe. It is said that the long-term decline is compounded of (1) a shift in population from rural to urban areas, where many children are not economically useful to a family; (2) the spread in an urban society of efficient contraceptive devices and knowledge; (3) the shift from large, geographically stable families to small, movable families; and (4) new views of the relationship of the individual to society and God which tended to depreciate the value of children.¹⁵ The decline reached bottom, so far as can now be seen, with women born between 1906 and 1910. They averaged 2.3 children each.¹⁶

¹⁵ Ronald Freedman, *op. cit.*

¹⁶ Charles F. Westoff, "The Fertility of the American Population," *Population: The Vital Revolution*, ed. by Ronald Freedman, Aldine Publishing Co., Chicago, 1965.

¹¹ *Les Institutions sociales de la France*, Documentation Française, Paris, 1963, p. 31. Pressat, *op. cit.*, p. 527. *Informations Sociales*, *op. cit.*

¹² Murray Gendell, *Swedish Working Wives, A Study of Determinants and Consequences*, A Ph.D. Thesis, The Bedminster Press, Totowa, N.J., 1963.

¹³ Richard and Kathleen Titmuss, *Parents Revolt*, Secker and Warburg, London, 1942, p. 105.

¹⁴ Dudley Kirk, *Europe's Population in the Inter-War Years*, League of Nations, 1946.

Despite the long-term trend, in the short run the birth rate moves up and down in a manner distinctly related to economic prosperity or depression. Hope Eldridge has made this observation in the following terms:

Within this [long term] process, fluctuations in the birth rate show a positive correlation with fluctuations in the economic situation. People, like crops, are more prolific in "good years" than in "bad years." In population where fertility is largely subject to voluntary control [as in the developed countries] the timing of births adjusts itself to changes in the economic outlook. If, as recent studies suggest, levels in completed fertility are influenced by the duration and intensity of these adjustments, then it follows that economic policy . . . is in effect population policy.¹⁷

The point seems plausible: When times are bad, families restrict the number of their children in order to avoid expense. When times are good, they may catch up and even have more children. (The long-term trend is nevertheless maintained.)

For some time now, researchers have been interested in the possibility that it is not prosperity in any absolute sense that influences families.¹⁸ Rather, families are influenced by the feeling that they have more or less income than others like themselves; or the feeling that their own prospects are looking up or deteriorating. Deborah Freedman has calculated the income that men may expect to have, based on their occupation, education, and age. Studied in relation to these predictions, men whose income exceeds what is normal have more children than average. Men with low incomes in relation to others like themselves have fewer children. Number of children is directly related to *relative* income.¹⁹ More pointedly, it has been argued that the link between prosperity and a high birth rate is the young adult entering the job market. If he has had little income but his prospects are good, he will have rather a large family. If he is accustomed to substantial income but jobs are hard to find, he will have fewer children. Thus, young adults who

grew up in the Depression and married and worked after World War II had a high birth rate.²⁰ Those who grew up in better circumstances since 1940 and face the (for youths) highly competitive job market of the mid-1960's, may be expected to have fewer children.²¹ Indeed, they seem to be doing so.

This material offers several hints about the effect of an income-maintenance program on birth rates. Any substantial increment in family income will improve a family's situation relative to itself if not to others. There may, therefore, be an immediate reflection in a higher birth rate. On the other hand, birth rates may be influenced by the circumstances of other similar people—which would not change—and by independent economic factors such as the job market. Speaking of economic factors alone, the tendency of the birth rate to respond to financial improvement would be muffled. Whatever the immediate response of the birth rate, after several years the contribution of an income-maintenance program would be incorporated into families' standard of living and lose its influence on their birth rate.

These hints, such as they are, much oversimplify the matter, for birth rate is affected by many qualities other than family income. These factors appear when researchers compare one population group with another. The Growth of American Families Study conducted in 1955 selected religion and level of education as the major factors influencing family size. The effect of income on family size appeared to be weaker than either education or religion.²² A similar study, repeated in 1960, confirmed these findings. The effect of religion has been summarized as follows:

Religion is a major factor in sculpturing completed family size. Religious fertility differentials—Catholics, high; Jews, low; with Protestants in between—appeared to be diminishing a decade ago, but recent studies indicate that since 1955 the traditional gap between Catholics and Protestants has widened again. It is unlikely that

¹⁷ Hope T. Eldridge, *Population Policies: A Survey of Recent Developments*, The International Union for the Scientific Study of Population, Washington, D.C., 1954, p. 121.

¹⁸ R. Heberle, "Social Factors in Birth Control," *American Sociological Review*, December 1941.

¹⁹ Deborah Freedman, "The Relation of Economic Status to Fertility," *The American Economic Review*, June 1963.

²⁰ R. A. Easterlin, "The Baby Boom in Perspective," *The American Economic Review*, December 1961.

²¹ R. A. Easterlin, "On the Relation of Economic Factors to the Recent Fertility Decline," Meeting of the Population Association of America, Chicago, April 23, 1965.

²² Ronald Freedman, Pascal K. Whelpton and Arthur A. Campbell, *Family Planning, Sterility and Population Growth*, McGraw-Hill, 1959.

this trend will change even where economic and social differences between the groups are eliminated, because the greatest fertility differences often are found at the highest educational and income levels.²³

So, too, education is an important "regulator" of fertility. The more highly educated groups of the population have increased their average family size in each of the last several decades, moving towards the averages of the poorly educated. Nevertheless, 1,000 married women born in the late 1920's will, if they had less than an eighth-grade education, probably have between 3,600 and 3,900 children. Those who have completed college will probably have between 2,500 and 2,900 children.²⁴ To some extent, education seems to govern fertility.

If women work after marriage, the chances are that they will have fewer children. The evidence on this point is "systematic" and independent of family income.²⁵ It can only in part be attributed to the fact that women who cannot have children may choose to work. Presumably families postpone having children and, in some cases, avoid having additional children *in order to* make it possible for the women to work. In this sense, family patterns that encourage women to work—increasingly characteristic of the United States—are restraints on fertility.

Other factors affecting fertility should be mentioned. Rural families and city families with rural background tend to have more children than average;²⁶ with the continued movement to cities, the significance of this factor should diminish. It may be expected that housing policies affect family size.²⁷ In the last analysis, the decision to have a child is made or evaded by people; styles about family size and other psychological factors must play a role. Paul H. Douglas wrote of one kind of psychological factor when responding, on one occasion, to the claim that family allowances would cause an increase in population. He said as follows:

²³ "New Patterns in U.S. Fertility," *Population Bulletin*, September 1964, pp. 114-115.

²⁴ Arthur A. Campbell, "Recent Fertility Trends in the United States and Canada," paper presented to the United Nations World Population Conference, Belgrade, Yugoslavia, August-September 1965.

²⁵ Ronald Freedman, *op. cit.*

²⁶ Westoff, *op. cit.*

²⁷ Eldridge, *op. cit.*

There are other than economic barriers to large families. Children tax the endurance and patience of their mothers, and even were women assured that their children would be provided with sufficient food and clothing, few would wish to bring large families into the world.²⁸

There speaks not a distinguished economist and professor but an attentive father.

Demographic developments that are, in a sense, accidental, influence the number of births in a given year or decade. A baby boom after World War II leads to a marriage boom in the late 1960's and a rise in total births shortly afterwards. No real trend may be reflected but only the annoying human predilection for moving in fits and starts rather than in ideal curves. It has been noted that people are marrying younger and having their children earlier. Such trends produce a temporary rise in annual birth rate; they may or may not affect the total number of children women have in a lifetime. There has been as well an increase in the proportion of people who marry, leading to an increase in birth rate per thousand population but not in births per family.

This catalogue of factors affecting birth rate in the United States, though far from exhaustive, leads to a simple conclusion. A roughly similar conclusion has already been drawn from the experience of other countries. With care, researchers can distinguish a role that income may play in increasing the short-term birth rate. Total personal income in the United States approximates \$500 billion a year. A fair-sized new income-maintenance program might constitute 1 percent of this amount. And total personal income is only one—not the most powerful—item in the catalogue. The birth rate is compounded of income and one's conception of income, of education and ignorance, of conviction and faith, of geography and technology, of love and covetousness, of accident and design. It does not seem that the over-all birth rate would be markedly affected for the short run or affected at all for the long run.

The special question of low-income families must be considered separately. Society cannot be content if they are led to handicap themselves with large families, even if the development does not loom very large in national statistics.

²⁸ Paul H. Douglas, *Wages and the Family*, University of Chicago Press, 2d edition, 1927, p. 253.

Concern about the relationship of poverty and family size arises from more or less overlapping bodies of information. First is the prevalence of poverty among large families. It is sometimes assumed that the association of poverty and family size is a consequence of disorganized families. It may be found also with intact families. Young married women, through their early twenties, have fewer children if their husbands have less income. College students, whose income is low and who postpone having children, must somewhat account for this tendency.²⁹ In any event, the older families that are poor surpass other families in number of children. For example, white mothers in their early forties averaged 3.6 children each if their husbands earned under \$2,000 in 1959. Similar mothers, if their husbands earned over \$5,000, averaged 2.7 children each.

A second source of concern is a large number of studies that "document an inverse relationship between status measures and fertility . . ."³⁰ Many of the explanations proffered for this relationship center about the consequences of upward mobility for families—better education, later marriage, access to the best means of contraception, and so forth—all may lead to having fewer children. On the other hand, it is possible to view the relationship as a consequence of determination to achieve improved status: ambitious families arrange to control births in order to achieve their ends. Probably, each view is partially correct.

A third source of concern is undoubtedly the body of observations about Negro family patterns. The low-income white mother mentioned above has 3.6 children but a nonwhite mother at the same age and income has 5 children. Negro families more commonly than white families show symptoms of disorganization—separation, illegitimacy. Breathes there a man educated beyond monosyllables who has not heard of the Negro

matriarchal family? Much of the contrast between Negro and white family patterns—contrast of *average* behavior—reflects the far larger proportion of Negroes who are poor. (The fertility of Negroes with higher education and higher occupational status is actually less than that of their white counterparts.) How much difference, if any, may be allocated to other factors than poverty (discrimination? ethnic patterns?) must, in the absence of relevant research, rest on judgment or bias.

Each stream of material in its own way establishes a connection between fertility and low income. Poverty and large families may both result from the same unfortunate circumstances—premature family and occupational choices, limited education and competence in general, limited resources. Poverty, family breakdown, and family size interact; year by year, they contribute to one another.³¹ One can find in the relationship between low income and family size reason to believe that more income would lead to more children. One can also find reason to believe the opposite.

These arguments may be examined separately. Poor education and relative incompetence will not immediately be altered by a cash payment to families. Children may improve in these qualities; some parents may gain in education but many will not. It may be difficult to believe that families generally will seize on the prospect of an additional \$25 or \$50 a month deliberately to have an additional child. Such a belief requires the conviction that poor families are now limiting the number of their children because they are miserable, as Ronald Freedman has observed. Nevertheless, it is plausible that some uneducated families—apathetic, impulsive, grateful for the prospect of any cash income at all—may set out to have additional children. Whether the number might be large may be assessed in the light of the contrary argument.

The tendency of poor families to have somewhat more children might be altered in comparatively immediate, simple ways. The provision of a more nearly adequate income might lead to the knowledge and materials that are needed for lim-

²⁹ If one considers family rather than husband's income, fewer children are associated with *more* income, except in the youngest group of white wives, aged 15 to 19. Presumably, the woman who works because her husband earns little tends to have fewer children in the first years of marriage. See Bureau of the Census, *U.S. Census of Population: 1960—Women by Number of Children Ever Born*, Final Report, PC(2)-3A, 1964, tables 37 and 38.

³⁰ Ronald Freedman, *op. cit.*, p. 59.

³¹ This point will be examined in detail in an article, "The Family Cycle and Income Development," by Alvin L. Schorr, in a forthcoming issue of the *Social Security Bulletin*.

iting family size. Especially may this be true with the development of oral contraceptives and the intra-uterine device, both apparently more acceptable than devices previously used, along with the availability of services in public health and private medical sectors. Studies indicate that, when approached directly with birth-control information, "large numbers" of low-income families take advantage of such measures.³²

Beyond the simple response, the family-income cycle of poor families can be interrupted. Providing income with which to do the things that lead to self-improvement is one method of altering family-income development. From this point of view, a cash payment adequate to its purpose would lead out of poverty and act to limit family size as well. Joseph Willard has put one reason that higher income will lead to smaller families as follows:

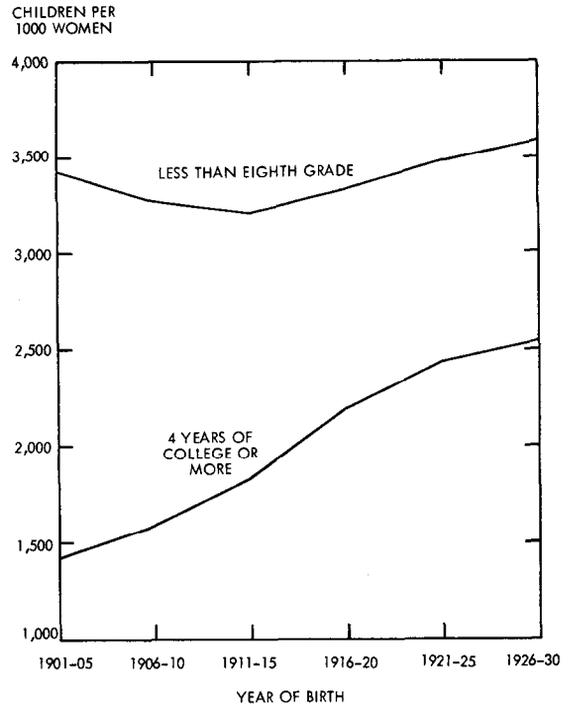
It can be argued . . . that as the income of the family unit is raised the birth rate will decline. Numerous studies have recorded differences in family size associated with differences in income and nearly all have led to similar conclusions, that the size of family becomes smaller as income rises and prosperity increases. It might be reasoned therefore, that the addition of disposable income for the family . . . may sufficiently raise their standard of living so that they behave, after a time lag for adjustments, in accordance with social standards of typical persons at the new level rather than the old.³³

The crux of this argument is not knowable. If lower-income people are provided with more money, will they become similar in fertility patterns to people with more money? Those who will hesitate to answer "yes" are conscious that the question is complex. Is it partly because they have limited the number of their children that many people have decent income? If a disorganized family is simply provided with income, will family patterns be affected? Is money by itself so powerful? Perhaps accumulating data on the desires of low-income families hold a hint of what might happen. As chart 2 shows, in 25 years, the difference in fertility between the least- and best-educated women (more or less comparable to the lowest- and highest-income families)

³² Elizabeth C. Corkey, "A Family Planning Program for the Low-Income Family," *Journal of Marriage and The Family*, November 1964, p. 480.

³³ Joseph W. Willard, "Some Aspects of Family Allowances and Income Redistribution in Canada," *Public Policy*, V. V, 1954, p. 231.

CHART 2.—Education and fertility: Estimated number of children per 1,000 white women, by women's educational attainment and date of birth¹



¹ Data are for children ever born to women married at some time. The women born between 1921 and 1930 have not necessarily completed child-bearing; "low" estimates of their fertility are shown to represent completed fertility.

Source: Based on Arthur A. Campbell, "Recent Fertility Trends in the United States and Canada," paper presented at World Population Conference, Belgrade, Yugoslavia, 1965.

has narrowed from 2 children per woman to 1 child per woman. What women say they want is even more alike. It is difficult to discover much difference in the number of children that low-income and high-income families say they want;³⁴ two to four children is the universal ideal. Then would not poor families, if they were given the means, attempt to have the number of children they say they want—and no more?

As with the material on over-all population trends, the discussion has once again come full circle to the conclusion based on the experience of other countries. An income-maintenance program might prompt some number of low-income families to have an additional child; people respond

³⁴ Lee Rainwater, *Family Design*, Aldine Publishing Co., Chicago, 1965; Ronald Freedman and L. Coombs, "Working Paper on Family Income and Family Growth," Appendix B to Social Security Administration Grant Progress Report, June 1963, mimeographed.

inscrutably to their personal perception of events. On the other hand, an income-maintenance program might well prompt some poor families to have fewer children. On the whole, the tendency to increase family size, if it occurred, would be a short-range tendency. The tendency to limit family size, arising from changes in attitude, education, and family patterns, would be a long-range tendency. In retrospect, it would prove impossible to find any alteration in the relationship between low-income and other birth rates that could be attributed to a new income-maintenance program.³⁵

Having looked into the birth rates of poor people, it is only fair to note the argument that an income-maintenance program would increase births among those families who have more income. As has been seen, French births increased among those with comfortable incomes concurrent with the development of family allowances. One French demographer argues, therefore, that family allowances increase the birth rate by permit-

³⁵ Chart 2 provides the opportunity to test this point with regard to a large income-maintenance program for children. The aid to families with dependent children program was introduced in 1935; its effects would have been felt by 1936 or 1937. Well-educated women who were in their early twenties in 1935 (and were presumably to be having children through the 1950's) were to average more children than comparable women 5 years earlier. Five years later, comparable women increased their family size even more sharply. In contrast, poorly educated women in their early twenties in 1935 show a decline in average number of children from a comparable group 5 years earlier. Five years later, a comparable group records a small increase in average family size.

The point of this exercise is negative. The trends charted probably responded to general economic improvement, to the onset of war, and other major forces. But one who seeks a relation between fertility and income maintenance finds, in the United States as in Canada, that the data are not merely uninformative but seem to move in the wrong direction.

ting those who are interested in the future of their children—those with the fewest children and the highest status—to have additional children.³⁶ Such a point of view is lent support by an American study of family behavior with respect to fertility. The study concludes that there is “one central norm” about family size: “One should not have more children than one can support, but one should have as many children as one can afford.”³⁷ Those who have deliberately limited births in keeping with their view of what they can afford—presumably middle-class families or those moving up—might, with a government payment, decide to have an additional child. Here again, the possibility must be acknowledged that a program would lead to some number of additional children. In the same sense, however, increased national income may lead to more births. It is difficult to regard an income-maintenance program as a substantial factor.

A rigorous scientific demonstration has not been provided that income maintenance will lead to a higher birth rate or that it will not. A new income-maintenance program would in all probability lead some people, including some people who are poor, to have additional children. But this effect would probably be trivial in relation to concurrent developments and not discernible in subsequent population figures. Balancing any small effect, a substantial income-maintenance program should significantly improve the circumstances of many families. In their children's generation, at least, it may provide the competence and climate to achieve the family size that that generation genuinely wants.

³⁶ M. Febvay, “Niveau et évolution de la fécondité par catégorie socio-professionnelle en France,” *Population*, October-December 1959.

³⁷ Lee Rainwater, *op. cit.*, pp. 281-282.