

# Relatives in the Household of Mother-Child OASI Beneficiary Groups, 1957 Survey

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*Widowed mothers and their children form a significant group of beneficiaries under the old-age, survivors, and disability insurance program—significant both because of their number and because of what this protection means for the future of the minor children. The following article reports on the living arrangements and the relatives in the household of these mother-child beneficiary groups. The information was collected in a national sample survey of beneficiaries conducted by the Bureau of Old-Age and Survivors Insurance in 1957.*

AT THE END of December 1961, more than 2 million widowed mothers and minor children were receiving monthly survivor benefits under the Social Security Act—428,100 mothers<sup>1</sup> and 1,650,300 children. The number of these beneficiaries is substantial, both in itself and in relation to the total population, and it is continuing to grow. In December 1960, mother beneficiaries made up 54 percent of all widowed mothers under age 65 and paternal orphans receiving survivor benefits represented 70 percent of all paternal orphans.

In the 1957 survey of beneficiaries, 889 widowed mothers with entitled children were interviewed.<sup>2</sup> There were 1,837 children under age 18 in the mother-child groups; they were living with the mother and for the most part were on the bene-

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<sup>1</sup> These figures include a small number of beneficiaries residing outside the United States. The number of mother beneficiaries shown excludes those whose benefits were withheld, chiefly because of current employment.

<sup>2</sup> This article is a part of a larger study that deals with income, assets, employment, health and medical care, and living arrangements of old-age and survivors insurance beneficiaries. The study is based on data obtained in a national survey conducted in 1957. In 810 of the mother-child groups in the sample, both mother and children were entitled to benefits and in 79 only the children were entitled. The sample was drawn from 70 sampling areas selected to produce a national probability sample when combined. The data were obtained by the Bureau of Old-Age and Survivors Insurance in the fall of 1957 in personal interviews in the homes of the beneficiaries. The survey year was a period of 12 consecutive calendar months ending in September, October, or November 1957, depending on the date of the interview.

fiary rolls. The widowed mother and her minor children who composed the beneficiary group<sup>3</sup> either lived by themselves or lived in a household shared with children who were aged 18 and over, other relatives, or, in a few cases, friends.

## AGE PATTERN

The living arrangements and the composition of the household undoubtedly were influenced by the age patterns found among the mother-child groups. The widowed mothers ranged in age from 18 to 67 at the end of the survey year, with a median age of 44. The larger the number of children in the beneficiary group, the younger the mother: the median age of the widowed mother was 47 for the one-child group and 40 for the group with four or more children (table 1).

TABLE 1.—Age of widowed mothers with entitled children at end of 1957 survey year: Percentage distribution of mothers by number of children in beneficiary group

Age of widowed mother	Total	Number of children in group			
		1	2	3	4 or more
Number of groups.....	889	390	258	132	109
Total percent.....	100	100	100	100	100
18-24.....	1	1	2	-----	3
25-29.....	3	2	4	2	6
30-34.....	9	6	11	11	17
35-39.....	17	11	19	21	25
40-44.....	21	18	19	27	24
45-49.....	24	26	25	19	20
50-54.....	18	23	16	13	6
55-67.....	7	12	3	6	-----
Not reported.....	( <sup>1</sup> )	( <sup>1</sup> )	-----	1	-----
Median age.....	44	47	44	43	40

<sup>1</sup> Less than 0.5 percent.

The children ranged in age from under 1 year to 18 years, with a median age of 12 (tables 2 and 3). The median age of the youngest child was highest for the small groups and lowest for those with four

<sup>3</sup> The "beneficiary group" was defined to include the widowed mother (unremarried) and any nonmarried child living at home who was under age 18 during all or part of the survey year. Each group in the sample included at least one child entitled during the entire survey year.

TABLE 2.—Age of youngest child of widowed mothers with entitled children at end of 1957 survey year: Percentage distribution of beneficiary groups by number of children in group

Age of youngest child	Total	Number of children in group			
		1	2	3	4 or more
Number of groups.....	889	390	258	132	109
Total percent.....	100	100	100	100	100
Under age 6.....	12	3	14	16	32
6-9.....	25	14	27	35	47
10-12.....	24	19	28	33	17
13-15.....	25	33	27	14	5
16-18.....	15	31	3	2	-----
Median age.....	12	14	11	9	8

or more children. The youngest child was under age 6 in 32 percent of the mother-child groups with four or more children but in only 3 percent of the groups with one child. As would be expected, the larger beneficiary groups also included relatively more young children than the smaller groups. Sixty-two percent of the children in the groups with four or more children, for example, were under age 13, compared with 37 percent in the groups with only one child (table 3).

### LIVING ARRANGEMENTS

About three-fifths of the widow-child beneficiary groups lived by themselves at the end of the survey year (table 4). The other widowed mothers and their entitled children lived in households shared with adult children or other relatives or, occasionally, with friends. The proportion living alone was larger when there were three or more children than when there were fewer children. This pattern of household composition results partly from the fact

TABLE 3.—Age of entitled children of widowed mothers at end of 1957 survey year: Percentage distribution of children, by number in beneficiary group

Age of children	Total	Number of children in group			
		1	2	3	4 or more
Number of children in sample.....	1,837	390	516	396	535
Total percent.....	100	100	100	100	100
Under age 6.....	9	3	10	7	15
6-9.....	20	14	19	21	24
10-12.....	23	19	23	25	23
13-15.....	27	32	27	29	22
16-18.....	21	31	22	19	16
Median age.....	12	14	12	12	11

that unmarried children aged 18 and over are more likely to be living with the family when the widowed mother has only one or two children under age 18.

More than 90 percent of the mother-child groups lived in a home that they themselves either owned or rented. Half the widowed mothers owned their home; 45 percent of these homes were mortgaged. Half or more of those with one, two, or three minor children lived in a home that they owned, but among mothers with four or more children the renters were in the majority. This relationship existed whether the mother-child unit lived by itself or in a shared household.

The type of household and home tenure varied markedly, however, among the mother-child groups living by themselves and among those who shared their homes with other relatives. Among those living alone, the proportion of homeowners was one-half when there was one child, and it was almost two-thirds when there were three children in the group. Somewhat less than half of those with four or more children were homeowners, perhaps because many of the widows with large families were younger mothers whose husbands had not accumulated enough savings to buy a home. Among those who shared the home with other relatives, almost half owned their homes when there were one or two children in the group, in contrast to one-third when there were four or more children.

Almost 2 out of 5 of all the mother-child groups lived in a rented home. Relatively more were renters when there were four or more children than when

TABLE 4.—Living arrangements of widowed mothers with entitled children at end of 1957 survey year: Percentage distribution of beneficiary groups by number of children in group

Type of household and home tenure	Total	Number of children in group			
		1	2	3	4 or more
Number of groups.....	889	390	258	132	109
Total percent.....	100	100	100	100	100
Lived alone.....	62	54	64	73	70
In own home.....	61	54	64	73	70
Owned.....	33	27	34	46	31
Rented.....	27	25	28	25	37
Free <sup>1</sup> .....	2	2	2	2	2
In furnished room <sup>2</sup> .....	( <sup>3</sup> )	1	-----	-----	-----
Shared household.....	38	46	36	27	30
In own home.....	30	35	28	24	25
Owned.....	18	22	18	13	10
Rented.....	11	12	9	11	14
Free <sup>1</sup> .....	1	1	1	1	1
In relative's home.....	8	11	9	3	6

<sup>1</sup> Provided free by relative outside household or as part of wages by employer.

<sup>2</sup> In a private home with board.

<sup>3</sup> Less than 0.5 percent.

there were fewer children, particularly for the groups sharing a household with relatives. When the mother-child unit lived by itself, 53 percent of the groups with four or more children rented the home, compared with 45 percent of those with one or two children. Among those who shared their household with others, 45 percent of the groups with four or more children but only 25 percent of the groups with one or two children were renters.

Somewhat more than a fifth of those who shared a household lived in the home of a relative. The proportion sharing the relative's home was slightly larger for groups with one or two children and smaller for groups with three or more. When the widowed mother and her minor children lived in the home of a relative, in most instances the relative was the mother's parent or grandparent; far less often it was her brother or sister or a child aged 18 or over.

### CHILDREN IN THE HOUSEHOLD

For the 2 out of 5 mother-child groups living in households with others, the most usual relative in the shared home was a child aged 18 or over. Four out of every 5 mother-child groups had only two generations living in the household, and the proportion increased as the number of children in the mother-child group increased (table 5). Less than one-fifth had three generations in the household; those with four generations represented an insignificant proportion of the total. Thus the primary living-arrangement pattern of the mother-child groups centered around the widowed mother and her children—whether minor children only, or minor and nonmarried adult children, or in a few cases a married child and the child's spouse.

As noted earlier, more than three-fifths of the widowed mothers with minor children had no older children or other relatives in the household at the end of the survey year. When kinsmen were in the household in addition to the mother-child group, they were most likely to be the widowed mother's nonmarried children over age 18, who shared the home with her and her younger children. These nonmarried adult children were found in one-fifth of all households and in more than half of the households that had relatives present. They were more likely to be present than parents of the widowed mother and much more likely than her brothers or sisters. The large proportion of households with

TABLE 5.—Generations and relatives in household of widowed mothers with entitled children at end of 1957 survey year: Percentage distribution of beneficiary groups by number of children in group

Number of generations and relatives in household	Total	Number of children in group		
		1	2	3 or more
All beneficiary groups				
Number of groups.....	889	390	258	241
Total percent.....	100	100	100	100
Generations in household:				
2.....	82	78	83	88
3.....	17	21	16	12
4.....	(1)	(1)	(1)	—
No relatives in household.....				
62	54	64	71	
Relatives in household <sup>2</sup> :				
Adult children.....	38	46	36	29
Single.....	21	25	20	15
Married, spouse present.....	20	24	17	15
Parents.....	2	2	3	—
Brothers or sisters, or both.....	14	17	15	8
Grandchildren.....	3	4	2	2
Nieces or nephews, or both.....	2	3	1	1
Other <sup>3</sup> .....	2	2	(1)	2
Groups with relatives in household				
Number of groups.....	341	178	94	69
Total percent.....	100	100	100	100
Relatives in household: <sup>2</sup>				
Adult children.....	55	56	54	54
Single.....	51	52	48	54
Married, spouse present.....	5	4	9	—
Parents.....	36	37	43	29
Brothers or sisters, or both.....	13	12	17	9
Grandchildren.....	8	9	4	9
Nieces or nephews, or both.....	5	6	3	3
Other <sup>3</sup> .....	4	4	1	9

<sup>1</sup> Less than 0.5 percent.

<sup>2</sup> Classifications of relatives are not mutually exclusive; in some households there were relatives in more than 1 classification.

<sup>3</sup> Uncles, aunts, cousins, and friends.

nonmarried children aged 18 and over may be accounted for in part by the fact that half the widowed mothers were under age 44 and their adult children, if any, would be more likely to be unmarried and in the home.

Nonmarried children aged 18 and over were the only family members present in addition to the mother-child group in 42 percent of the shared households (table 6), and 4 percent of the households included a nonmarried adult child with one or more children. In the latter group were persons who were widowed, separated, or divorced, as well as possibly some who had never married. In about 5 percent of the shared households there was, in addition to a nonmarried adult child, a married child with spouse or there was a relative such as the widowed mother's parent, brother, or sister. Married adult children, with spouse present, were found in approximately 4 percent of the shared households, and they were almost equally divided between those with and without children of their own.

Approximately one-sixth of all the mother-child groups lived in a household shared with an unmarried adult child only—a situation most likely to occur among the groups that included only one minor child (table 7). Further evidence that a large proportion of the mother-child groups were in households composed exclusively of the mother and her children (regardless of age) may be gleaned from the fact that almost four-fifths of the groups lived either by themselves or in a household shared with a non-married child aged 18 or over. The proportion of widowed mothers who had only their own children in the household increased as the number of minor children in the group increased.

### PARENTS AND OTHER RELATIVES

Parents composed the second largest category of relatives who shared quarters with the widowed mothers and their children (table 5). (They were found in more than a third of the joint households.) A parent was present about twice as often when there were one or two minor children as when there

TABLE 6.—Relatives<sup>1</sup> in household of widowed mothers with entitled children at end of 1957 survey year: Percentage distribution of beneficiary groups by number of children in group

Relationship of relatives in household to widowed mother	Total	Number of children in group		
		1	2	3 or more
Number of groups with relatives in household.....	341	178	94	69
Total percent.....	100	100	100	100
Nonmarried adult children only <sup>2</sup>	42	40	39	49
Parents only.....	27	28	28	25
Brothers and/or sisters only.....	6	4	10	4
Nonmarried adult children, with children.....	4	5	1	3
Distant relatives and/or friends <sup>3</sup>	4	3	1	7
Parents and brothers and/or sisters.....	3	3	4	1
Parents and nonmarried adult children.....	3	2	5	1
Married adult children, with spouses.....	2	2	4	4
Grandchildren only.....	1	1	1	1
Married adult children, with spouses and children.....	1	2	1	1
Parents, nieces or nephews, and friends.....	1	2	1	1
Brothers and/or sisters, with spouses and children.....	1	1	1	1
Parents and brothers and/or sisters, with children.....	1	1	1	1
Nonmarried adult children, married adult children with spouses, nonmarried sisters with children.....	1	2	1	1
Other combinations of relatives and friends <sup>4</sup> .....	3	3	4	1

<sup>1</sup> Classifications of relatives are mutually exclusive.

<sup>2</sup> Children aged 18 or over at the end of the survey year who were never married or who were widowed, separated, or divorced, or whose marriage was annulled.

<sup>3</sup> Nieces and/or nephews, friends only, or varying combinations of uncles, aunts, cousins, and friends.

<sup>4</sup> Combinations of relatives and friends not otherwise classified and classifications composing less than 1 percent of the total.

TABLE 7.—Children and other family members in household of widowed mothers with entitled children at end of 1957 survey year: Percentage distribution and cumulative percent of beneficiary groups, by number of children in group

Family members other than widowed mother	Total	Number of children in group		
		1	2	3 or more
Percentage distribution of all beneficiary groups				
Number of groups.....	889	390	258	241
Total percent.....	100	100	100	100
Minor children only.....	62	54	64	71
Minor children and:				
Nonmarried adult children <sup>1</sup> .....	16	18	14	14
Married adult child, spouse present.....	1	1	2	-----
Nonmarried and married adult children, spouse present.....	(*)	(*)	(*)	-----
Nonmarried or married adult child with children.....	2	3	1	1
Grandchildren only.....	1	1	-----	1
Adult children and other relatives.....	2	3	2	(*)
Other relatives only.....	17	20	17	12
Cumulative percent				
Minor children only.....	62	54	64	71
Minor children and:				
Nonmarried adult children <sup>1</sup> .....	78	73	78	85
Married adult child, spouse present.....	78	73	80	85
Nonmarried and married adult children, spouse present.....	79	74	80	85
Nonmarried or married adult child with children.....	81	77	81	86
Grandchildren only.....	81	78	81	88
Adult children and other relatives.....	83	80	83	88
Other relatives only.....	100	100	100	100

<sup>1</sup> Children aged 18 or over who were never married, or who were widowed, separated, or divorced, or whose marriage was annulled.

<sup>2</sup> Less than 0.5 percent.

were three or more. In other words, widowed mothers with the largest number of minor children were the least likely to live in a household shared with their own parents. When parents were in the household, there were no other relatives in three-fourths of the cases. In the remaining fourth there were also the widow's children aged 18 and over, her brothers or sisters, nieces or nephews.

Brothers and sisters of the widowed mothers composed the third largest category of relatives in the same household with the mother-child groups. They were in 13 percent of the joint households and in 5 percent of all households. The widowed mother was more likely to be sharing the household with brothers or sisters when she had only one or two minor children than when there were more. In half the households with brothers or sisters, no other relatives were present (table 6).

Grandchildren of the widowed mother were found in only 3 percent of all the households and 8 percent of the shared households (table 5). They were present in a larger proportion of cases when there was

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## RELATIVES IN BENEFICIARY HOUSEHOLDS

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only one child in the mother-child group than when there were more children. In most instances, the grandchild's mother (the widow's adult daughter) but not his father was in the household.

Nieces and nephews were found in only 2 percent of all households and 5 percent of the shared households. They were twice as likely to be present when there was only one child in the mother-child group. In the remaining 4 percent there were varying combinations of other relatives (or friends). Most of them lived in the households where the beneficiary group included three or more children.