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## An Analysis of Seventy-Nine Adoptive Applications Accepted for Study During the Years 1952-1953 by the Catholic Charities of the Diocese of Rockford

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AN ANALYSIS OF SEVENTY-NINE ADOPTIVE APPLICATIONS  
ACCEPTED FOR STUDY DURING THE YEARS

1952 - 1953

BY THE  
CATHOLIC CHARITIES OF THE DIOCESE OF ROCKFORD

by

Louis J. Shannon

A Thesis Submitted to the Faculty of the School of  
Social Work of Loyola University in Partial  
Fulfillment of the Requirements for the  
Degree of Master of Social Work

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1955

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## INTRODUCTION

This thesis concerns itself with a selected group of adoptive applications submitted for study by the three divisions of the Catholic Charities of Rockford during the years 1952 and 1953. These divisions are composed of the Aurora, Elgin, and Rockford offices.

The purpose of this study is to secure meaningful information about the applicants, and the services given by the agency in the adoptive phase of its work. This study will not concern itself with either the unmarried mother who is relinquishing her child for adoption or the child who is to be placed for adoption.

Two other theses have been written on services of the Rockford Catholic Charities but neither encompassed the services given by the agency in the area of adoption.

The Director of the agency has expressed his interest in this thesis and has extended to the writer the complete cooperation of the agency in the use of records and all other pertinent material.

The study will focus on seventy-nine applications accepted from January 1, 1952 through December 31, 1953 by the three divisions of the agency. This study group includes all appli-

cations accepted for consideration within the aforementioned time period but excludes telephone calls or interviews in which information was given but in which there was no further contact. These cases include both new applicants as well as re-applications from couples who had submitted applications in former years and had either received a child or had been requested to resubmit their application after a specified waiting period.

Data were secured from the case records of the Rockford, Aurora, and Elgin offices. The cases pertinent to the study were obtained from a review of caseload reports, card file indexes, and a survey of open and closed case files. The primary source material for the study was that of case records of adoptive applicants, eighty-nine of which were read, with seventy-nine finally meeting the requirements of the study. These seventy-nine cases were read and a schedule was devised for the purpose of collecting uniform data relevant to the study on the seventy-nine cases.

Background information regarding the history of the agency, its policies and procedures, was obtained from personal interviews with the Director and the Supervisor of Casework, and from the recorded Minutes of Board meetings, and unpublished material of the agency. A review of social work literature relating to the field of adoption gave the author greater understanding of the subject and a basis for comparing the findings of the study with current thinking and practice in this field.

## CHAPTER I

### HISTORY AND BACKGROUND INFORMATION OF THE CATHOLIC CHARITIES OF ROCKFORD

The Catholic Charities of the Diocese of Rockford was organized in September of 1937 by Bishop Edward F. Hoban with the appointment of a priest who had a background of Juvenile Court work. The Director in turn appointed a Board of Directors consisting of six members selected by him. The Board members included four industrialists, a doctor, and a banker. This Board had its first meeting on May 20, 1938, and the agency came into being on that date.

The realization that many of the needs of the people of the Diocese were not being met by existing Catholic welfare services had been made known to the Bishop by a young priest, who had found in his work with Juvenile authorities that although Catholic children were coming into Court in increasing numbers, there was no Catholic agency established which could make available to them and their parents the consultation and help so necessary to aid them in making a better life adjustment. One of the most prevalent of the delinquencies coming to the attention of the Court was in the area of sex offences. The problems in this area

quite often involved illegitimate pregnancies and there was no service to unmarried mothers available under Catholic auspices. Catholic unmarried mothers were being cared for by private, non-sectarian agencies, and there was no certainty that the children of these unwed mothers were being placed in Catholic homes.

There was no service available to the Catholic child who might be having behavior problems in school or at home. No foster home program was made available for children in orphanages who might benefit from this type of care. As a result, many such children remained in the institutions until late adolescence. Catholic couples who were interested in adoption had no recourse but to make whatever arrangements they could through non Catholic agencies.

In an effort to meet these needs, the newly formed Catholic Charities attempted to consolidate and co-ordinate three welfare programs already in existence. First, the St. Vincent de Paul Society which provided financial assistance to needy families; but because of limited funds, the Society's function in this area was limited. The Society also performed many other services; namely, encouraging the return of fallen-away Catholics, visiting needy families and individuals in their homes, in the jails, in the hospitals, and in other types of institutions. The St. Vincent de Paul Society was a member of the Rockford Community Chest; and when the Catholic Charities was formed, it was decided by the Board of Directors to consolidate the budgets of the



two agencies and have Catholic Charities be the participating member of the Community Chest. The cooperation between the Catholic Charities and the St. Vincent de Paul Society was excellent and resulted in a greater extension of both the quality and variety of services to the people of the Rockford Diocese.

A second Catholic service agency in Rockford was the Catholic Big Brothers Association which was started in 1931. Its purpose was to offer counseling and guidance to predelinquent boys in an attempt to prevent juvenile delinquency. The Courts referred Catholic boys who appeared before them to the Association. These boys were then assigned to one of the members who was known as the "big brother". This big brother would see the boy regularly and attempt to assist him with his personal problems.

In 1938, the work of the Catholic Big Brothers was incorporated into the services given by the Catholic Charities. Since the Catholic Charities was interested in child welfare, the Court made its referrals directly to that agency. The agency realized that a relationship with an adult male was quite often indicated and would refer the boy to the president of the Association, who would have one of the members act as a big brother to the boy. The big brother and the caseworker who had been working with the boy would have frequent consultations in order to integrate their efforts, coordinating the relationship given by the big brother with the skills and training of the worker. In 1954, the Big Brothers Association continues to be an integral part of the

Catholic Charities efforts to work towards a more effective means of coping with the problems of juvenile delinquency.

In 1934, the Catholic Big Sisters Association was organized as the result of the Juvenile Courts requesting the Bishop for assistance in meeting the problems presented by maladjusted, Catholic girls. The Bishop suggested that the Catholic Women's League, an organization composed of Catholic women motivated by spiritual and social purposes, take on this project. The services given by the Association were in the areas of counselling, financial assistance, and providing the girls with an opportunity to experience a stable relationship with an interested and understanding adult woman. In 1954, the Association continues to take an active role in providing volunteer services to the Catholic Charities whenever needed.

With the decision by the Bishop in 1938 to establish a Catholic Charities agency to unify and expand existing welfare services for the people of the Diocese, a determination had to be made as to the type of agency best suited to meet the unmet needs of Catholics in the Diocese. The Director familiarized himself with the policies and procedures of agencies in other Dioceses serving a comparable population to that of the Rockford Diocese. He also received considerable assistance from directors of other Catholic Charity agencies in planning administrative procedures, personnel policies, limitations of agency services, proper clerical procedures, and record keeping.

The first official meeting of the Board was on May 20, 1938, which date marks the beginning of the agency.<sup>1</sup> The officers to be elected were: President, Vice-President, and the Director was to serve as Secretary-Treasurer. The Chancellor of the Diocese was to act as honorary President. Subsequent board meetings dealt mainly with the establishment of fiscal policies for the agency, since the Diocese was unable to be of assistance in this area.

The agency at first was completely dependent upon private donations from both individual and business groups and various fund-raising benefits. The funds received in this manner, although very welcome, did not begin to meet the financial budget necessary to provide the minimum requirements of the agency, so it was felt necessary to seek a more stable program of financing. The Director made application to the Rockford Community Chest for membership, as this means of financing would more likely provide the agency with community support and recognition and furnish a regular and reliable source of funds each year. This application was approved, and in November of 1938, the agency was admitted to the Community Chest. The first grant from the Chest was for the last two months of 1938. In 1939, \$5,000 was requested from the Chest and the agency received \$3,430, of which the St. Vincent de Paul Society was to receive \$1,587.80 for emergency relief.

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Minutes from board meetings of the Rockford Catholic Charities, 1938.

The Catholic Charities' function was to provide welfare services to all of the Catholic people in the Diocese of Rockford. The first staff was composed of the Director, one caseworker, and one clerical worker; however, the volume of work swiftly increased and heavier demands were made of the agency so that in the spring of 1941, a Diocesan Board was appointed to guide and outline the services given outside of the City of Rockford. This Board consisted of thirty-one members, in addition to the Rockford Board members, who were considered a part of the Diocesan Board, as well as the Board of Directors for the City of Rockford.

For a time, the staff in Rockford had served the entire Diocese; however, this became impractical because of increased volume of work and the distances involved. Therefore, an additional caseworker was hired in 1942 to serve the entire Diocese other than the cities of Rockford and Aurora. The salary of this additional worker was shared by the Rockford and Diocesan offices. Another caseworker worked two days a week in Aurora; and as the need for services continued to grow in this city, plans were formulated to establish a permanent branch office in that city. This office was to serve Kane and Kendall Counties, but its greatest concentration of services would be in the City of Aurora. A Board of twelve members was created, including members of the Diocesan Board living in Aurora. On October 1, 1942, the branch office began operation with \$5,500 granted by the Aurora Community Chest and contributions made by the Aurora Knights of

Columbus. The caseworker from the Rockford office who had been servicing Aurora was assigned to that area on a "full time basis", and a secretary was hired to assist her.

In 1943 and 1944, as a result of continued and increasing demand for services throughout the Diocese, additional personnel was secured and the necessity for organizing another branch office was recognized. Both the Rockford and Aurora offices employed an additional caseworker, and in Rockford another clerical worker was engaged.

The two Board members from Elgin recognized the need for additional service in this area, and in collaboration with other interested people in this city, instigated discussion about the possibility of establishing a branch office to service Elgin and the surrounding area. The first meeting of this group was held in January of 1944, and in subsequent meetings a Board of Directors was formed, consisting of eleven members. In February of 1945, a fund drive was started and a branch office was established in Elgin. In the same month, the Community Chest indicated its willingness to include Catholic Charities as a participating member agency and extended an invitation to the new agency to discuss budgetary needs. The proposed budget of \$6,000 was approved by the Chest. In April of 1945, a regional office was established with a full time caseworker and secretary which was to serve Elgin, that portion of Kane County not serviced by Aurora and all of DeKalb and McHenry Counties.

In October of 1945, the Catholic Charities was officially incorporated under the general not-for-profit corporation act of the State of Illinois. All four divisions, Rockford, Elgin, Aurora, and the Diocesan offices, were included. The official name of the agency became the Catholic Charities of the Diocese of Rockford.<sup>2</sup> The Diocesan Board was to be composed of all Board members of Rockford, Elgin, and Aurora, in addition to Board members of the various cities in the Diocese which had no regional offices.

During the period 1946 - 1948, there were very few changes in the agency, and the ones that occurred were in the areas of financing and extension of the territory served by the agency. In 1947, the Diocesan office was admitted to the Woodstock Community Chest; however, this Chest was abolished in a very short time. In 1948, the Sterling Community Chest admitted the Catholic Charities to membership and the agency has continued to the present time as a participating member of the fund.

During the year of 1953, the Catholic Charities of the Diocese of Rockford serviced 1307 cases, as compared with the first service report of 129 cases serviced during a two month period in 1938. These 129 cases included those serviced by Big Brother and Big Sister organizations, as well as financial assistance applications, and the employment service for clients unable

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<sup>2</sup>

By-laws of the Catholic Charities of the Diocese of Rockford, 1945.

to find employment through other channels. The 1953 statistics showed the agency was servicing 452 Family Welfare cases, 191 Child Welfare cases, 153 Adoptive Homes, 123 Boarding Homes, and 388 Special Service cases. Of the 1307 cases that were handled by Catholic Charities in the year 1953, approximately one out of every eight cases represented services to children; 55 were placed in adoptive homes, 45 were boarded in foster homes, 24 were in their own homes or in the homes of relatives, 40 were in institutions, and these cases were under the supervision of Catholic Charities. In 1953, the agency approved 27 adoptive homes, and placed 27 children in 24 homes. There were 57 families being studied for adoptive placements as of December 31, 1953. The agency used 41 foster homes during 1953, and the average length of stay per child in a foster home was  $3\frac{1}{2}$  months. The agency cared for 52 unwed mothers in seven hospitals in the Diocese, in addition to those cared for in hospitals adjacent to the Diocese.

Catholic Charities is basically a Child Welfare agency and can offer only minimum cash relief. During 1953, a total of \$3,000 in financial assistance was given to 550 clients to meet the following needs: clothing, furniture, meals, lodging, groceries, fuel, and transportation.<sup>3</sup>

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<sup>3</sup>1953 Report of the Catholic Charities of the Diocese of Rockford.

In addition to the above agency services, the Catholic Big Brothers and the Catholic Big Sisters gave extensively of their time and money in arranging for picnics, Christmas parties, and other valuable help to the children of the Diocese. The St. Vincent de Paul Society was very active in assisting in the family counselling and religious areas and freely gave of the members' time and financial assistance.

As the services of the Catholic Charities became more extensive, the financial expenditures steadily increased. In 1953, the four divisions of the Catholic Charities spent \$81,776.71. Rockford spent \$24,831.88, as compared to less than \$5,000 in expenditures in 1938. Aurora had a total outlay of \$20,270.23, as compared to the first budget of \$5,500 from the Community Chest. Elgin spent \$15,132.35 in contrast to the first budget of \$6,000 allotted by the Community Chest. The Diocesan office had a total expenditure of \$21,542.25, compared to less than \$2,000 in its first year of operation. The Rockford Regional office now spends over \$2,000 per month, in contrast to the \$133.61 per month in 1938.<sup>4</sup>

The Director of the Catholic Charities, who is appointed by the Bishop of the Diocese, assumes full responsibility for the administration of the four divisions of the agency. The Diocesan Supervisor in Rockford is responsible for the casework practices

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<sup>4</sup> Financial reports of the four divisions of the Catholic Charities of the Diocese of Rockford, 1938 - 1953.



and services of the agency. The present supervisor, as well as the two regional supervisors, have their Master's Degree in Social Work. Both the Director and the Casework Supervisor have their offices in Rockford. The Rockford office has three caseworkers and three clerical workers, and one of the caseworkers is the Diocesan caseworker.

The Aurora office is staffed with a professionally trained supervisor, and employs one clerical worker, and there are plans to add a caseworker to complete the staff.

The Elgin office staff is composed of the regional supervisor, one caseworker, and a secretary. Both the supervisor and caseworker are professionally trained.

At the present time, the agency has made available two field work placements and supervision for students from the University of Loyola School of Social Work.

The four divisions of the agency are governed by an overall policy which insures uniform casework practices and policies. A staff meeting is held once a month in which all the offices participate. At this joint staff meeting, adoptive home applications are approved, rejected, or given further study; all placements for children are considered; and questions relating to agency policies and procedures may be discussed.

The Rockford agency is housed in a large home (purchased by the Diocese of Rockford) which has been extensively altered and converted into office quarters to accomodate the Charities

offices. These offices are modern, airy, and insure privacy for contacts with clients. Both the Aurora and Elgin offices are in downtown locations and have adequate facilities to meet the needs of the workers and their clients.

In summary, the Catholic Charities of the Diocese of Rockford was established as a means of meeting the needs of the people of the Diocese, especially in the areas of Child Welfare and Family Welfare. The agency has extended its services from this initial program to the present over-all agency function which includes: individual and family consultation, temporary emergency relief, arrangements for maternity home and confinement care for unmarried mothers, evaluation and selection of adoptive homes, finding and selecting boarding homes, placement and care of children in foster homes, placement and visitation of children in both adoptive and boarding homes, specialized help to adoptive parents, and counselling service to adolescents presenting special needs or problems, and to parents of children presenting special problems.<sup>5</sup>

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<sup>5</sup>  
Summary of Services, Catholic Charities of the Diocese of Rockford, 1950.

## CHAPTER II

### THE ADOPTION PROCEDURES OF THE AGENCY

The agency determines the eligibility of the adoptive applicants by measuring them against standards already placed in effect as an aid in making good adoption placements. The adoption standards of the Catholic Charities concern three areas: namely, religious, geographical, and procedural. The religious requirement pertains to the necessity of every prospective adoptive mother being a practicing Catholic, or the application cannot be considered by the agency. This rule cannot be waived under any conditions. The adoptive parents must also secure a recommendation from their pastor as to their religious practice. In some cases, the pastor may be unable to furnish this information because of a very limited acquaintance with them. Such cases as this are referred to the Director for his decision, which is binding in determining eligibility of the applicants for further consideration as prospective adoptive parents.

Geographically, the agency is limited to accepting applicants from families living in the Diocese of Rockford. Even if the application has been approved, a child cannot be placed if the family has moved from the Diocese. The agency will supervise

adoptive families who have received children in other Dioceses and have moved into the Rockford Diocese. This supervision must, of course, be requested by the Diocese making the adoptive placement.

The three regional offices follow the same procedures in evaluating a prospective adoptive home. The couple is interviewed together and individually, with eighteen different areas of inquiry regarding the family and personal life being explored by the worker. These areas are: Religion, age, stability of the marriage, reason for sterility, type of child desired, nationality, family constellation, occupants in the home, personality of the individual applicants, interests, attitudes towards adoption, finances, motive for adoption, experience with children, attitudes towards child training, housing, type of community, and references.

The worker, in evaluating the potentialities of the prospective adoptive parents, endeavors in most of the above areas under consideration to exercise a certain amount of flexibility in determining the suitability of the applicants in meeting agency requirements. In certain basic areas; such as religion, stability of marriage, a real desire for children, and the capacity to love, as well as positive attitudes towards adoption, the agency is more arbitrary in its requirements.

The procedure followed by the agency in making an adoptive home study starts with an office interview in which the worker

and the prospective mother and father participate. The next interviews are with the applicants separately, and usually occur in the agency office. The worker makes several home visits; and concurrent with office and home visits, the worker is also obtaining information about the applicants from their pastor, medical sources, and personal references. When the worker has completed the study, the findings and observations are presented at a meeting with the Director and the combined staffs of the three regional offices. On the basis of the collective thinking of the group, a decision is reached as to whether the application is to be approved, rejected, or returned to the worker, with a recommendation for further clarification and study in one or more of the eighteen areas in which serious doubt may have arisen as to whether the applicants meet agency requirements as to suitability for adoptive parenthood.

The evaluation of the applicants is a continuing process beginning at the time the adoptive parents first approach the agency, either by letter or by a personal call, and continues through each contact up to the final adoption decree.

The agency, in rejecting an application, endeavors to do this as soon as possible to avoid the severe disappointment the applicants will feel if they are allowed to build up false hopes while waiting to have the status of their application clarified.

The agency believes that, in general, younger families are preferable for the placement of children; and, for this reason,

the agency has set an absolute maximum age limitation of forty for applicants who wish to adopt a child under one year of age. Applicants who are older than forty may apply for older children. In considering the age of the applicants and the child in this way, there is the assumption that the younger couples, having a greater life expectancy, can anticipate sufficient employable years to offer economic security to the child. Also, the greater life expectancy of the younger couples may be an additional factor in insuring the emotional security of the child since it is more likely that he will have these parents until he matures.

The agency expects a couple applying for a child to cooperate in determining the reason for their inability to have children of their own. This may necessitate the couple having a thorough medical examination or sterility investigation, which procedure may require a great deal of patience and understanding on the part of the applicants. If the medical findings do not reveal a physical basis for the applicants' childlessness, the agency may continue with the application, but only with considerable caution. In cases such as these, the agency usually requires the couple to be married six years or more.

The seventy-nine applications accepted for study by the Catholic Charities between January 1952 through December 1953 originated from ten of the eleven counties which constitute the Diocese of Rockford. Table I. shows the Distribution of applications according to counties of residence of applicants.

TABLE I  
DISTRIBUTION ACCORDING TO COUNTY OF RESIDENCE

| COUNTY               | NUMBER OF APPLICANTS |    |
|----------------------|----------------------|----|
| Winnebago . . . . .  | 28                   |    |
| Kane . . . . .       | 22                   |    |
| McHenry . . . . .    | 12                   |    |
| Stephenson . . . . . | 4                    |    |
| Whiteside . . . . .  | 3                    |    |
| Lee . . . . .        | 3                    |    |
| Boone . . . . .      | 3                    |    |
| Ogle . . . . .       | 2                    |    |
| Jo Daviess . . . . . | 1                    |    |
| DeKalb . . . . .     | 1                    |    |
| Carroll . . . . .    | 0                    |    |
| TOTAL . . .          |                      | 79 |

Table I shows that the greatest concentration of applications was in the counties having regional offices; namely, Winnebago, Kane, and McHenry Counties, and these counties also have the largest urban concentration of population. It is noteworthy that the rural counties, having fewer parishes and smaller populations, show a corresponding drop in families using the services of the agency in the adoption area. In eight of the eleven

counties, a total of only seventeen families used the agency as a means of obtaining a child through adoption. This represents twenty-one percent of the total number of applicants who were given adoptive service in 1952 and 1953 by the three agency offices. The writer recognizes that other families from these eight counties may have made inquiries regarding adoption or indicated some interest in adoption, but they apparently did not meet agency standards or were not interested in continuing with their application beyond the preliminary interview. The comparatively small number of applications received from these counties leads to a speculation that the people in these counties may not be aware of the availability of a Catholic organization which places Catholic children in Catholic homes, and this might suggest the need for a more extensive interpretation of the agency's program.

In the three counties located the greatest distance from the Rockford regional office (namely, Jo Daviess, Carroll, and Whiteside) there were only four applications submitted in two years. In these three counties, there are only two cities with a population of over six thousand people, and both of these cities are located in Whiteside County. This would indicate that these counties are using the agency's services to a very limited extent. This, in turn, could lead one to conjecture that the rural Catholic population, which is served by the various parishes in these counties, may be making use of other



sources that have children available for adoption.

The sources of referral of these seventy-nine applications is shown in Table II.

TABLE II  
SOURCE OF REFERRAL OF THE APPLICATIONS

| SOURCE OF REFERRAL | NUMBER REFERRED |
|--------------------|-----------------|
| Doctor . . . . .   | 4               |
| Priest . . . . .   | 38              |
| Self . . . . .     | 37              |
| TOTAL . . . 79     |                 |

The largest number of applications were referred by pastors or other priests who had been approached by families interested in adopting a child. The large number of referrals found under "self" includes those known to the agency prior to the time covered by this study. It also includes those referred by other people in the community who had contacts with the agency and who were familiar with the agency's services. It is quite possible that some of the applicants in this group may have been referred by other agencies, doctors, lawyers, or priests, but they did not indicate such referral in their applications.

"Doctors" were indicated as the source of referral in four applications. Two of these referrals were made in Winnebago

County, one referral from Boone County, and one referral from Kane County.

Table II indicates that only two other sources of referral for families interested in adoption are to be found in the Diocese. The priests of the Diocese and the applicants own knowledge of the adoptive services offered by the agency. Although the number of referrals from doctors was small (four) compared to the total number of applicants, the distribution is still significant in that it may reflect the extent to which the agency's services in the adoptive field is used by doctors who are probably approached frequently for information as to the availability of children for adoption.

### CHAPTER III

#### AN ANALYSIS OF THE FORTY-SIX APPLICATIONS APPROVED BY THE CATHOLIC CHARITIES

The Catholic Charities of the Diocese of Rockford makes available its adoption services to all Catholic families living within the Diocese who are able to meet the requirements of the agency.

The disposition made of the seventy-nine adoptive applications submitted to the Catholic Charities during the two year period covered by this study is shown in Table III. Forty-six applications were approved, thirteen were rejected, six were closed, and fourteen were still awaiting final disposition at the end of 1953. A summary of the information regarding the approved applications will be presented in this chapter, and the information pertaining to the rejected, closed, and open applications will be presented in Chapter IV.

TABLE III  
DISPOSITION OF THE SEVENTY-NINE APPLICATIONS

| STATUS                         | APPLICATIONS |
|--------------------------------|--------------|
| Approved . . . . .             | 46           |
| Rejected . . . . .             | 13           |
| Suspended . . . . .            | 6            |
| Continued - 12-31-53 . . . . . | 14           |
| TOTAL . . . 79                 |              |

The period of time involved in the completion of the home study and final approval of the homes of the forty-six applications that were approved is shown in Table IV.

Nine of the fourteen applications, requiring longer than six months for the completion of the adoptive study, had been under consideration by the Rockford office of the agency, three by the Elgin office, and two by the Aurora office. The delay in disposing of these applications by the Rockford office is partially explained by the fact that during 1953, the agency had a temporary staff shortage due to the illness of the adoptive worker, so that some of the applications assigned to her could not be serviced until between four and six months later.

The agency endeavors to complete the home study as quickly as possible; since a long waiting period before a decision is

reached as to the acceptance or rejection of the application can seriously impair the worker - client relationship and arouse the family's feelings against the agency. This, in turn, may effect the diagnostic process of the home study.<sup>6</sup>

TABLE IV

TIME ELAPSING BETWEEN ACCEPTANCE AND STAFF APPROVAL  
OF FORTY-SIX APPLICATIONS

| DURATION OF STUDY        | APPLICATIONS |
|--------------------------|--------------|
| 2 months . . . . .       | 8            |
| 3 months . . . . .       | 7            |
| 4 months . . . . .       | 4            |
| 5 months . . . . .       | 10           |
| 6 months . . . . .       | 3            |
| 7 months . . . . .       | 4            |
| 8 months . . . . .       | 1            |
| 9 months . . . . .       | 2            |
| 10 months . . . . .      | 2            |
| 11 months . . . . .      | 1            |
| 12 months . . . . .      | 1            |
| Over 12 months . . . . . | 3            |
| TOTAL . . . 46           |              |

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6

Child Welfare League of America Inc., "Adoption Practices, Procedures and Problems", New York, New York, 1951, page 50.

The distribution of approved applications according to length of the applicants' marriages is shown in Table V. Nine applications were accepted in which the agency requirement of a minimum of six years of marriage was waived because medical tests revealed an organic basis for the applicants' sterility. Eighty percent of the applicants had been married six years or longer, which is in accord with agency policy. The agency feels that there are definite advantages in childless couples taking a longer period of time to make a decision about adoption and not allowing themselves to arrive at a hurried and perhaps mistaken course of action. If the couple has been married for six years or more, this affords them greater opportunity to work through their feelings about their inability to have children and to be able to accept adoptive parenthood as a satisfactory solution to their problem. This appears to be particularly true of the thirty percent of the applicants who waited more than ten years to make a decision regarding adoption. Nine of these applicants felt that earlier they had been unable to accept the reality of their childlessness and had continued to hope year after year that they would have a child, until they had finally realized the futility of these hopes and, after careful investigation of their own feelings, had decided to adopt a child. The other five applicants had indicated they had had considerable doubts about adoption, had repeatedly sought medical advice and treatment, and had finally decided adoption was the only answer to their desire

for a family. Table V shows the length of marriage of the forty-six adoptive applicants whose homes were approved for the placement of a child.

TABLE V  
LENGTH OF MARRIAGE OF FORTY-SIX FAMILIES  
APPLYING FOR ADOPTION

| LENGTH OF MARRIAGE      | NO. OF APPLICATIONS |
|-------------------------|---------------------|
| 2 years . . . . .       | 1                   |
| 3 years . . . . .       | 4                   |
| 4 years . . . . .       | 1                   |
| 5 years . . . . .       | 3                   |
| 6 years . . . . .       | 8                   |
| 7 years . . . . .       | 3                   |
| 8 years . . . . .       | 3                   |
| 9 years . . . . .       | 2                   |
| 10 years . . . . .      | 7                   |
| 11 years . . . . .      | 4                   |
| 12 years . . . . .      | 3                   |
| Over 12 years . . . . . | 7                   |
| TOTAL . . . 46          |                     |

Table VI gives a comparison in ages between the forty-six male applicants and their wives. These figures indicate that the average ages of the husbands studied is greater than their

wives at the time an application is made for a child. Only eight of the men are thirty or under, while twenty of their wives are in this age group. This is consistent with predominate cultural patterns in this country.

TABLE VI  
COMPARATIVE AGES OF THE APPROVED ADOPTIVE APPLICANTS

| AGES OF APPLICANTS | MEN | WOMEN |
|--------------------|-----|-------|
| 25 years and under | 0   | 5     |
| 26 - 30 years      | 8   | 15    |
| 31 - 35 years      | 24  | 17    |
| 36 - 40 years      | 12  | 9     |
| 41 - 45 years      | 2   | 0     |
| TOTALS             | 46  | 46    |

Table VII gives the relative educational background of the forty-six adoptive couples. Slightly more than sixty-five percent of the men had some high school education or had completed high school as compared with eighty-seven percent of the women who had attained this level of education; however, only one-fourth as many women as men had college training. This may be explained in that women tend to marry earlier and because of housekeeping responsibilities are unable to continue their education.



TABLE VII  
EDUCATIONAL BACKGROUND OF APPLICANTS

| APPLICANTS' SCHOOL ATTAINMENT | MEN | WOMEN |
|-------------------------------|-----|-------|
| Grade School or Less          | 2   | 1     |
| Some High School              | 10  | 6     |
| High School Graduate          | 20  | 34    |
| Some College                  | 4   | 1     |
| College Graduate              | 8   | 2     |
| Not Given                     | 2   | 2     |
| TOTALS                        | 46  | 46    |

Table VIII gives the employment background of the forty-six male applicants. The agency feels that occupational history is extremely important in providing a source of information concerning the applicant's stability, economic security, and some indication of future potential as far as providing a suitable home and meeting a child's physical needs. The Table shows that eighty-three percent of the applicants receive their income as either salary or wages, while seventeen percent receive income as a return on capital invested either in business or from professional service. Since the economic status of the family is closely related to occupation, it would appear that seventy-seven percent of these families would be included in the middle class area of our economic structure.

The occupations were classified according to the occupational titles used by the United States Government.<sup>7</sup>

TABLE VIII  
EMPLOYMENT OF MALE APPLICANTS

| TYPE OF EMPLOYMENT                | TOTALS        |
|-----------------------------------|---------------|
| Agricultural . . . . .            | 1             |
| Clerical and Sales . . . . .      | 12            |
| Laborer . . . . .                 | 2             |
| Managerial and Official . . . . . | 5             |
| Painter and Carpenter . . . . .   | 6             |
| Professional . . . . .            | 5             |
| Semi-Professional . . . . .       | 4             |
| Semi-skilled . . . . .            | 4             |
| Skilled . . . . .                 | 7             |
|                                   |               |
|                                   | TOTALS . . 46 |

Table IX substantiates what Table VIII indicated, that these adoptive applicants tend to be in the middle to lower income group of families. Those families receiving less than \$4600 represent only one source of income, namely the husband's earnings, since no wives in this group are working. The \$4600 -

<sup>7</sup> Federal Security Agency, Dictionary of Occupational Titles, 1954.

\$6000 bracket shows that as soon as a child is placed, two of these families will suffer a loss in income when the adoptive mother stops working. The next two income groups, composed of fifteen families, will face a reduction in income in nine cases when the additional earnings of the wife ceases as soon as a child is placed. The results shown in this Table point up the need for very careful evaluation of the living habits of many of the families, especially in the two lower income brackets; since the families in these categories have very little extra money to meet unusual or emergency expenses. However, a large percentage of these forty-six applicants are either buying or already own their homes. Forty-two of the families live in an urban setting, and thirty of these have their own home, while twelve are paying rental on their place of residence. Four families live in rural areas; and all four own their homes. These figures show an unusual degree of stability in living arrangements, since seventy-four percent of the total number of families studied are living in their own homes. This may, to some extent, be explained by the desire of the applicants to prepare for the possibility of receiving a child by acquiring a home which will provide them with more living space.

TABLE IX  
INCOME OF ADOPTIVE FAMILIES

| TOTAL INCOME    | EMPLOYED HUSBAND |         | EMPLOYED WIFE |         |
|-----------------|------------------|---------|---------------|---------|
|                 | NO.              | PERCENT | NO.           | PERCENT |
| Under \$4600    | 12               | 26%     | 0             | 0%      |
| \$4600 - \$6000 | 18               | 39%     | 2             | 4%      |
| \$6100 - \$7500 | 9                | 20%     | 4             | 9%      |
| \$7600 - \$9000 | 6                | 13%     | 5             | 11%     |
| Over \$9000     | 1                | 2%      | 0             | 0%      |
| TOTALS          | 46               | 100%    | 11            | 24%     |

Table X gives the comparative amounts of insurance carried by both husbands and wives. The Catholic Charities has felt that the father of the family should have a minimum of two thousand dollars in life insurance, but has no similar requirement for the prospective adoptive mother. The minimum insurance requirement for the adoptive father is apparently an arbitrary figure used by the agency to guard against the possibility of financial insolvency resulting from the death of the father. Furthermore, the entire financial position of the family should be carefully reviewed by the agency, including savings, negotiable assets, and indebtedness, since the amount of insurance carried by the prospective adoptive couple cannot be the only determining factor in evaluating the families preparedness for meeting unexpected

financial obligations which might result from the loss of income due to death of the principal wage earner.

Some knowledge of different types of insurance protection, especially those policies providing completion of home mortgage payments upon the death of the husband, should be familiar to the adoptive staff to be used by them in discussing finances with adoptive applicants.

TABLE X  
AMOUNT OF INSURANCE CARRIED BY ADOPTIVE APPLICANTS

| AMOUNT OF INSURANCE | MEN | WOMEN |
|---------------------|-----|-------|
| No Insurance        | 0   | 22    |
| \$1000 or Less      | 0   | 13    |
| \$1100 - \$2500     | 6   | 3     |
| \$2600 - \$4000     | 7   | 0     |
| \$4100 - \$6000     | 5   | 1     |
| \$6100 - \$8000     | 5   | 0     |
| \$8100 - \$10,000   | 4   | 0     |
| Over \$10,000       | 12  | 0     |
| Not Given           | 7   | 7     |
| TOTALS              | 46  | 46    |

Table XI shows the reasons for adoption that were given by applicants who were unable to have their own children. It can

be seen that in seventy percent of the cases there was an organic basis for the couple's sterility.

The agency believes that the validity of the practice requiring applicants to furnish a medical statement regarding their sterility is based on the agency's responsibility to protect a child from being placed with parents who do not want children or are fearful of parental responsibilities and express it through psychological sterility. The agency rules out couples who may have their own children, in the belief that if they can have children and do not, their reason for wanting to adopt is highly questionable. The agency's requirements in this area tend to conform very closely to standards held to be most valid by other adoption agencies.<sup>8</sup>

The agency believes that it is to the advantage of the applicants to be referred to competent medical sources for an investigation and possibly treatment of their sterility as many times such couples have then been successful in having children of their own. A psychiatric consultation concerning an applicant's suitability for adoption will occasionally be arranged but the agency reserves the right to make the final decision in the matter. Applicants who appear to have severe emotional problems will be given casework services with a possible referral to a psychiatrist if they indicate their desire for this help.

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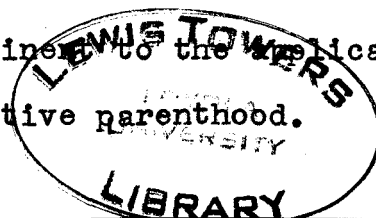
<sup>8</sup> Child Welfare League of America, "Adoption Practices, Procedures and Problems", New York, New York, 1951, p.37.

TABLE XI  
REASONS FOR CHILDLESSNESS

| REASONS GIVEN  | NUMBER |
|--|--------|
| Organic - men . . . . .                              | 11     |
| Organic - women . . . . .                            | 21     |
| Medically unknown<br>(Possibly psychogenic). . . . . | 10     |
| Undergoing further tests. . . . .                    | 4      |
| TOTAL . . .  | 46     |

Table XII shows the extent of contacts with the applicants and their social, medical, and religious references during the home study. The six cases in which the adoptive mother was seen less than three times were those applicants who were already well known to the agency, since one child had been placed in their home on an adoptive basis and the family was applying for a second child.

The agency believes that the giving of references is in accord with casework principles and permits the client to participate in the home study by allowing him to choose his own, and suggests that the selection of references be based on their qualifications to give information pertinent to the applicants' potentialities and suitability for adoptive parenthood.



The use of references tends to supplement the agency's judgment of the evaluation it formulated in its direct interviews with the applicant. The use of references is considered to be of importance by most adoption agencies;<sup>9</sup> since this resource can sometimes furnish more complete a picture of the applicant's personality and interests.

TABLE XII  
AGENCY CONTACTS

| NUMBER OF<br>CONTACTS<br>PER CASE | APPLICANTS |      | REFERENCES |         |           |
|-----------------------------------|------------|------|------------|---------|-----------|
|                                   | HUSBAND    | WIFE | SOCIAL     | MEDICAL | RELIGIOUS |
| 1                                 | 4          | 4    | 2          | 25      | 38        |
| 2                                 | 14         | 2    | 3          | 18      | 8         |
| 3                                 | 14         | 8    | 21         | 3       | 0         |
| 4                                 | 9          | 8    | 19         | 0       | 0         |
| 5 and Over                        | 5          | 24   | 1          | 0       | 0         |
| TOTALS                            | 46         | 46   | 46         | 46      | 46        |

Further examination of these forty-six applications shows that in five cases in which the application was approved, the prospective adoptive father was a non-Catholic.

<sup>9</sup> Child Welfare League of America, "Adoption Practices, Procedures and Problems", New York, New York, 1951, p. 48.



Thirteen of the applications were from families who had already received a child from the agency and had submitted an application for a second child.

## CHAPTER IV

### DESCRIPTION OF PROBLEMS PRESENTED BY THE REJECTED AND CLOSED GROUPS OF APPLICATIONS

The Catholic Charities, functioning as a service branch of the Catholic Church, is confronted with certain situations pertaining to adoption which require extensive study and evaluation. Positive attitudes towards family religious life, personal religious practices, and acceptance of the Commandments of God and the Church, are considered to be pre-requisites for any family being approved for an adoptive child. Rejection of an application because of the applicant's disregard of any of the above considerations is always thoroughly discussed and reviewed by the Director, staff, supervisor, the worker, and the family's pastor. Any case presenting a very questionable or complicated situation in the area of religion is referred by the Director to the Bishop for his recommendation, and the Bishop's decision and recommendation determines the disposition of the case.

Six of the thirteen cases rejected by the agency were considered unacceptable because of religious reasons. In four of these cases, either the husband or wife was so remiss in their attendance at Mass and performance of their religious obligations

that their pastor was unable to recommend them as suitable adoptive applicants. One application was rejected when it was found that the husband was a fallen away Catholic and had no intention of returning to his religion. The sixth application was rejected on the basis of an invalid marriage, i.e., the husband had been previously married and had divorced his first wife. This information had not been uncovered until late in the study and was the result of extremely careful interviewing by the caseworker making the study, who had sensed discrepancies in the background history given by the husband in previous interviews. The agency's reason for rejecting this application was frankly and thoroughly discussed with these applicants by the caseworker, with the recommendation that the applicants secure the help and assistance of their pastor in solving their religious problems. If the applicants felt that their problem needed further clarification as to Church requirements, they were also offered the opportunity to discuss the matter with the Director, who would attempt to help them recognize and understand the Catholic Charities' position in the matter as a Catholic agency.

The following is a summary of a study of a family applying for a child who were rejected on the basis of unacceptable habits on the part of both parents.

Mr. and Mrs. B. originally applied for consideration as a foster family; however, after considerable discussion with an agency worker, they indicated their actual desire was to adopt a child, and they filed an application for an adoptive child.

The initial office visit with the B's produced the following background information. Mr. B., age 30, is of Bohemian descent. He is one of five siblings, all of whom are living and married. His parents are living and Mr. B. feels that his mother and father provided a warm and understanding home for him and his brothers and sisters. His father was a factory worker and was considered to be a stable, hard-working man. Mr. B. finished high school and has been employed as a skilled machinist, a trade he went into immediately after completing his education. He earns \$5500 a year, has \$6400 life insurance, and is purchasing a five room home. He likes to fish and hunt and feels that his marriage has been a very successful one. He is disappointed at not having any children and wants to start a family through adoption as soon as possible. He has been married seven years.

Mrs. B., age 28, is of Polish descent and is an only child. She feels her family home life was a very happy experience and both of her parents are still living. Her father is an electrician and always provided a good home for her and her mother. She completed high school and has worked as a typist in a factory from that time until the present. She had surgery one year ago and will not be able to have any children. She stated her health has always been good but feels that a marriage without children is not a complete one. She is very happy with her husband and shares many of his interests with him. The worker felt that both Mr. and Mrs. B. are very warm, understanding people and have a sincere desire for a child and made individual appointments for Mr. and Mrs. B. for further discussion about adoption.

In the next interview with Mr. B., the worker corroborated the above information but discovered that Mr. B. has been lax in his religious duties. He stated, after considerable discussion, that it was two or three years since he has last received the Sacraments and that he and his wife sometimes miss Mass once or twice a month. The worker suggested that another interview with both Mr. B. and his wife should be made to discuss the religious question, and this was agreeable with him.

In this interview, the worker received the impression that neither Mr. B. nor his wife really were too

interested in their religion and they did not indicate any sincere desire to be more faithful in the future. The worker explained that the Catholic Charities considered that a strong, stable, religious home life was a necessary requisite in its adoptive parents. The worker indicated that, under existing conditions, the B's application would have to be rejected by the Catholic Charities and referred the B's to their pastor.

This case was discussed with the Director, who concurred in the rejection of the application. The B's pastor was advised of this action and he felt that the agency had acted prudently, and that he would contact the B's and endeavor to help them renew their religious life or practice.

A second area in which rejections may occur is that relating to the agency's requirement that the applicants present satisfactory explanations for their inability to have children of their own. Frequently the Catholic Charities encounters many problems in this area which may be extremely difficult to resolve to the client's satisfaction and understanding. The single, greatest difficulty appears in those cases in which the couple, although married for a number of years, has been unable to have children but no physical basis can be found for their childlessness, and medical opinion indicates the couple should be able to conceive. These cases present a most difficult problem, since, in most instances, the agency must refuse the adoptive request even though all other areas in the couple's life may be in accord with agency standards.

Quite often, these couples are referred by their pastor as excellent Catholics who should be considered favorably in their

request for a child. When such applications are rejected, it is incumbent upon the agency to make as clear as possible the reason for rejection, not only to the couple interested in adoption, but to their pastor. This points up the importance of the agency representatives interpreting thoroughly to the various pastors in the Diocese the reasons for the requirements.

Other rejections, on physical grounds, may result from the refusal of the couple to submit to the necessary fertility tests. In some instances, the applicants' real reason for refusing to undergo the fertility investigation may not be revealed although the worker may have a valid basis for conjecture about this as a result of the home study.

The six cases rejected for physical reasons included; three cases in which there were no known reasons and there was either a refusal or no desire on the part of the wife to cooperate in taking tests. Two cases were rejected when tests indicated conception could occur; and the sixth rejection resulted from the husband's refusal to take tests after medical findings indicated that his wife was able to conceive children.

The following case is a summary of a study of a couple who were rejected because of their refusal to obtain medical verification of their sterility.

Mr. and Mrs. C. were referred to the agency by another couple who had adopted a child from the Catholic Charities. The worker obtained the following background information from the C's.

Mr. C., age 30, is of English descent. He is a tall, well built man who stated that he is one of seven children, that his father has always been a farmer, and that his father and mother are both living. Mr. C. felt that his home life was a very happy one, that he and his siblings always related well to each other and still have a great deal in common. He did not go to high school but went to work on the farm. He regrets the lack of an education but feels that he has done well without it. He is a journeyman plumber and went into this trade upon leaving the farm. His earnings will average about \$5,000 a year and he is purchasing his six room home located in a small rural town. Mr. C. carries \$3900 in life insurance and has \$800 in a savings account. He stated he had always enjoyed good health. He feels he is a good Catholic and takes an active interest in his religion.

Mr. C. enjoys bowling, fishing, and dancing. He feels that he and his wife have a good marital relationship. They have much in common and like doing things together. The only flaw in the marriage is the lack of children and he hopes this can be remedied through adoption.

When the worker discussed sterility with Mr. C., he immediately verbalized some fear and resentment at seeing a sterility specialist; but after the worker explained the necessity for this action, he rather reluctantly agreed to see a doctor.

Mrs. C. in office for her appointment. She is 27 years of age and of German descent. She has brown hair, a medium build, and is quite pretty. Her parents were born in Germany and emigrated to this country soon after their marriage. Her father has operated a grocery store for many years and has provided a comfortable home for Mrs. C., her mother, and three siblings. Mrs. C. felt her home life was a happy one and she wishes she had children of her own so that she could give them as good a home environment as she had with her parents. Mrs. C. has a high school education and worked in her father's store until her marriage. She stated her health was good, although she has been treated for "nerves" as a child. She has a deep fear of doctors but does not know the reason for this. She has felt this way since she was a little girl. She has had some gynecological tests

but never completed them. Mrs. C. indicated she has considerable feeling about starting the tests over but finally indicated she would do so.

Mrs. C's married life appears to be a stable one in which each partner gets considerable enjoyment in the other's company. Mrs. C. is a practicing Catholic and feels her religion has been of real value to her.

In the next four month period, the worker had two appointments with Mr. C. and three with his wife. The C's appeared to meet all agency requirements except in providing medical information about their sterility. The caseworker endeavored to explain the reason for this action, but the C's broke three different doctor appointments and seemed completely unable to go through with this procedure. Finally, the worker and Mrs. C. had an interview and endeavored to try to work out the situation; however Mrs. C. finally said she couldn't bring herself to go to the doctor and wondered if the agency could waive this requirement. The worker explained that this was impossible.

The application was rejected on the basis of insufficient evidence of sterility in the case of both applicants.

There was one case in the group studied that was rejected because of emotional tension in the family. It was the adoptive worker's impression that the applicants' request for a child was motivated by the hope that this might hold their marriage together, which apparently was at the breaking point.

The five cases closed by the agency were the result of two families having sustained serious injuries which so changed the familial situation that placing a child under existing conditions was impossible, and the cases were closed upon mutual agreement of the agency and the applicants. The other three closed applications resulted from the applicants moving to a new home outside



of the Diocese. Persons whose applications had to be closed for this reason would, understandably, be chagrined at the necessity of initiating and repeating the adoptive procedure again in a new Diocese. In such instances, the adoptive worker interprets and clarifies and endeavors to help the applicants accept agency policies restricting placements to the Diocese served by the agency.

## CHAPTER V

### SUMMARY AND CONCLUSIONS

Since the practices and procedures used by the agency in the adoptive field are the same in the three regional offices, there was no attempt made to separate the agency into its component parts in reviewing the data gathered.

The study pointed up the necessity of the agency's making a thorough analysis of the techniques it uses in making known its services in the adoptive area to the general public, and especially to those individuals who are in a position to refer interested adoptive applicants to the agency. The immediate geographical areas served by the regional offices appear to use these services far more than the outlying rural areas. Several counties in the Diocese take little advantage of the agency's adoptive program, and this situation indicates the need for the Catholic Charities to use every possible effort to make its services known to the Catholic families living in these areas.

The agency's practices and procedures appear to be quite closely adhered to by the professional staff, and sound casework practices are followed. Several of the agency requirements for adoptive parents need examination and clarification; namely,

what is the best criteria for evaluating an applicant's financial status, and what is the importance of this area in relation to the overall appraisal of the applicant's suitability for foster parenthood. Another area in which there appears to be some uncertainty and variability in practice is that of determining what constitutes an adequate minimum insurance plan for prospective adoptive parents. It is recognized that the financial security that adoptive parents have to offer a child is measured by many factors other than insurance coverage alone, such as: employability, amount of stability and continuity of income, investments, property, savings, management of existing assets and resources, etc. Therefore, it seems appropriate for an agency to maintain a certain flexibility in policy regarding insurance requirements for applicants. However, the writer believes that it might be well for the agency to formulate a general policy to be used by the staff in reaching a determination as to whether the applicants financial situation is such as to offer sufficient protection to a child in the event of the death of the breadwinner.

The agency's practice of closing a case which has been approved for adoption upon the adoptive couple leaving the Diocese and moving to another area points up the advantage to be gained by having all Catholic Charities adhere to basic, sound adoptive procedures and practices and required levels of staff competence to facilitate the acceptance of one agency's evalua-

tions and recommendations by a second Catholic Charities agency without feeling the possibly necessity of making a new adoptive study.

It would seem that the agency is endeavoring to improve and perfect its services to the Catholic couples interested in adoption and that these couples' desires and personal needs are given as much consideration as is possible in making an evaluation of their desirability as adoptive parents. The agency staff shows flexibility in determining each couple's ability to meet agency requirements and standards.

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APPENDIX I: SCHEDULE

CASE NO. \_\_\_\_\_ D. O. \_\_\_\_\_ D. C. \_\_\_\_\_

COUNTY \_\_\_\_\_ PREV. MARR. \_\_\_\_\_

NATIONALITY: Husb. \_\_\_\_\_ LENGTH OF MARRIAGE \_\_\_\_\_

Wife \_\_\_\_\_

AGE: Husb. \_\_\_\_\_ EDUCATION: Husb. \_\_\_\_\_

Wife \_\_\_\_\_ Wife \_\_\_\_\_

EMPLOYMENT Husb. \_\_\_\_\_ RESIDENCE: Own \_\_\_\_\_

Rent \_\_\_\_\_

Wife \_\_\_\_\_ Urban \_\_\_\_\_

Rural \_\_\_\_\_

REFERENCES SEEN: Social \_\_\_\_\_

Medical \_\_\_\_\_

Religious \_\_\_\_\_

CHILD: Time in Hospital \_\_\_\_\_

Released to whom \_\_\_\_\_

Physical exams \_\_\_\_\_

No. times seen \_\_\_\_\_

Hospital \_\_\_\_\_

Adoptive home \_\_\_\_\_

Office \_\_\_\_\_

Elsewhere \_\_\_\_\_

SOURCE OF REFERRAL: \_\_\_\_\_

REASON FOR ADOPTION: Husb. \_\_\_\_\_

Wife \_\_\_\_\_

MEDICAL EXAM: Husb. \_\_\_\_\_ RELIGION: Husb. \_\_\_\_\_

Wife \_\_\_\_\_ Wife \_\_\_\_\_

OTHER AGENCY ASSISTANCE: \_\_\_\_\_

No. CHILDREN: Natural \_\_\_\_\_ INCOME: Husb. \_\_\_\_\_

Adopted \_\_\_\_\_ Wife \_\_\_\_\_

Other \_\_\_\_\_

INSURANCE: Husb. \_\_\_\_\_

Wife \_\_\_\_\_

## NO. CONTACTS:

Husband

Wife

Together

Home

Office

Phone

Elsewhere

## REJECTED APPLICATIONS:

Reasons

Religious

Health

Length of marriage

Other

TIME APPLICATIONS ACTIVE: \_\_\_\_\_