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A Study of the Parents Financial Indigence at the Time Their Children Were Committed to Children's Division

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A STUDY OF THE PARENTS FINANCIAL INDIGENCE AT THE TIME
THEIR CHILDREN WERE COMMITTED TO
CHILDREN'S DIVISION

by

John Charles Pekarek

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

February
1953
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CHAPTER I

INTRODUCTION

According to the law of nature, children are reared by their parents. The home is the normal place where children grow and mature to manhood and womanhood. This environment furnishes the child with his basic needs and is the place where the child leads a satisfying life.

In some cases, however, parents are not able to care for their children or give them the satisfaction they desire, and relatives assume the responsibility of the parents. When such relatives, in turn, are unable to care for them, children are committed to the care of a public welfare agency and are commonly referred to as dependent and neglected. Of course, financial indigence of the family is a requisite for such commitment.

Financial indigence does not pre-suppose broken homes. In the cases studied, it was found that in seven of them, the parents were both living in the home. What caused the parents' inability to assume financial responsibility of the family, in these seven instances, will be shown in Chapter III.

The cases used in this study involve children who were either forgotten, deserted, or placed in foster homes or institutions. In this study no evidence was given where a family followed the usual and commonly accept-
ed method of family relationships. It is not the purpose of this thesis to speculate whether the breakdown of the family was the basis for the financial failure, or whether financial need existed because of the maladjustments within the family. Financial indigence is an indication of deeply rooted conflicts, having as their base, emotional, marital, or physiological maladjustments to family life.

PURPOSE

The purpose of this thesis is to identify the causes immediately underlying the financial indigence of parents who find it necessary to turn to public aid for the care of their children. This thesis reports on sixty-four children who were committed to the care of Children's Division of the Chicago Welfare Department. It attempts to find an answer to the question: why are the parents of these children unable to support and care for them?

The possible reasons, obviously, in each case may be a chain of reasons, from the superficial to the deeper, from environmental problems to weaknesses or defects in the personality structure of the parents. In this study, however, the depth of the inquiry into the reasons for the financial indigence of families of the sixty-four children is limited to the easily discernible reasons at the time of the commitment. This qualification of time restricts the study of problems to those which were present at the time the child was committed to Children's Division for financial assistance.

Financial indigence was actually present in all forty-four cases selected for this study. This is a requirement that the family must meet in order to be accepted for service by the Children's Division. The study,
however, does not concern itself with the aforementioned chain of reasons, but attempts to analyze the existing problem as it contributes to the parents' present financial indigence. Therefore, the writer was not interested in the causes or reasons for commitment per se, but only insofar as they evidenced the inability of the parents to provide for their children.

SCOPE

The present study will include all cases of neglect and dependency which were referred to Children's Division by the Family Court in a five month period, January 1952 through May, 1952. These were the five months that directly preceded the beginning of research for this study.

For the purpose of this thesis, whenever referral is made to the words "dependent" and "neglected," they shall take their significance as stated in the State statutes:

For the purpose of this act, the words "dependent child" and "neglected child" shall mean any male child who while under the age of seventeen years or any female child who while under the age of eighteen years, for any reason, is destitute, homeless or abandoned; or dependent upon the public for support; or has not proper parental care or guardianship; or habitually begs or receives alms; or is found living in any house of ill-fame or with any vicious or disreputable person; or has a home which by reason of neglect or depravity, on the part of its parents, guardian or any other person in whose care it may be is an unfit place for such a child.1

Cases of the white race only were considered since the purpose of the thesis is to study the reasons for financial indigence of a homogeneous

group. In cases where previous referrals were made, resulting in previous commitments of one or several of their children, the problems of the family which pertain to the most recent referral were studied. Forty-four cases were selected out of the 273 which were accepted by Children's Division during the first five months of 1952. Of the forty-four, the total number represent a cooperative agreement with sectarian or other agencies, and in none of the cases studied, does Children's Division supervise the placement and at the same time supply funds for child care.

**METHOD**

The records of the Children's Division of the Chicago Department of Welfare were used for this study. A schedule was used as a tool for collecting the material contained on the face sheet and in the intake study prepared by the Children's Division. In order to form a more complete picture of each family, the entire case record was read. A system of supplementary cards was used to collect the more extensive verbatim excerpts.

The cases were analyzed with the hope of arriving at a factor common to all cases which would indicate that financial indigence is either initiated or modified by other circumstances which ultimately lead to the neglected and dependent status of the child.

**AGENCY**

Since 1936, the Chicago Welfare Department has expressed a need for

---

2 See copy of schedule in Appendix, Page 37.
adequate legislation to provide service to its indigent neglected and dependent children. The Children's Division, as it exists today, did not have an easy birth. Legally and financially, it made slow advances, not knowing exactly who would support the program or who would be eligible for its services. Today, through the benefit of the Public Assistance Code, the Children's Division has legal status as a child placing service which operates within the framework of a General Assistance Agency.

To be eligible for direct placement a child must (1) meet the requirements of residence which is a year's residence in the state of Illinois, and six months in the city of Chicago; (2) these children must come from financially indigent families who are unable to afford private placements, and (3) they must be committed by the Family Court of Cook County. In cooperative placements, it is not necessary that the child be committed by the Court.

The objective of the agency is to utilize the foster home situations in such a manner that the child will eventually grow to become an independent member of the community.

The following can be said to be a co-operative responsibility which indicates that this responsibility is shared. This group comprises those children who meet all requirements for financial assistance but who also are the interest of a sectarian or another agency. As the former Director of the Children's Division explains:

The co-operative relationship implied in the working together of the Children's Division and the private services is virtually a "purchase of care" program in which the public agency accepts financial responsibility for the eligible children while the
placement is undertaken by the voluntary agencies.\(^3\)

The cases to be shown later follow this pattern. A child is first referred to the Family Court, either by a parent, neighbor, or another welfare agency. The Court then refers the child to Children's Division for subsidy and direct placement, or concomitantly refers the child to a sectarian agency for placement, funds to be supplied by Children's Division. The latter reserves the right to do the intake study, during which process the eligibility for assistance is determined. The intake study having been completed, a case may be accepted or rejected at this point, depending upon the findings in each case.

Funds may be expended for a child's care by the County, rather than by the City, if he is a ward of another agency. The Family Court may petition the Children's Division to assume complete financial responsibility if the child is eligible for assistance, and payments may continue until he reaches his twenty-first birthday. This occurs if he is unable to support himself and if there are no relatives to assume financial responsibility.

Children's Division establishes eligibility yearly to determine if need continues to exist. If complete support has come to the child from other resources, the Court is so notified, payment to the child is stopped after another plan is made, and the case is closed by Children's Division.

The following table indicates the number of children who comprise

---

the direct load of Children's Division for which the agency is responsible for placement and subsidy, and the cooperative load, which represents the number of children for whom total or partial payment is made. The sum of $427,326.49 has been paid to cooperative agencies, both institutions and boarding homes for service offered to dependent and neglected children from January 1, 1952 through May 31, 1952.

TABLE I

CASE LOAD OF CHILDREN'S DIVISION
JANUARY 1, 1952 THROUGH MAY 31, 1952

<table>
<thead>
<tr>
<th>MONTH</th>
<th>TOTAL</th>
<th>DIRECT LOAD</th>
<th>COOPERATIVE LOAD</th>
<th>CASES INCLUDED IN STUDY</th>
</tr>
</thead>
<tbody>
<tr>
<td>JANUARY</td>
<td>60</td>
<td>9</td>
<td>51</td>
<td>15</td>
</tr>
<tr>
<td>FEBRUARY</td>
<td>51</td>
<td>21</td>
<td>30</td>
<td>13</td>
</tr>
<tr>
<td>MARCH</td>
<td>60</td>
<td>24</td>
<td>36</td>
<td>10</td>
</tr>
<tr>
<td>APRIL</td>
<td>48</td>
<td>23</td>
<td>25</td>
<td>4</td>
</tr>
<tr>
<td>MAY</td>
<td>54</td>
<td>21</td>
<td>33</td>
<td>2</td>
</tr>
</tbody>
</table>

The forty-four selected cases used in this study represent 16 percent of the total case load accepted from January 1, 1952 through May 31, 1952.
CHAPTER II

PERTINENT IDENTIFYING DATA

This chapter presents pertinent identifying data about the forty-four selected cases and it shows (1) the whereabouts of the child at the time of commitment, (2) the re-occurrence of referral, (3) the ages of the children committed and (4) the number of children committed per family. A correlation of illegitimacy to dependency will also be indicated briefly.

WHEREABOUTS OF CHILD

All of the cases considered in this thesis were cooperative placements. The study reveals that at the time of commitment, fifteen children were already living in foster homes supplied by the Family Court of Cook County or by one of the sectarian agencies in the city for varied periods of time ranging from twelve years to three months. Eight children were found to be in institutions (non-correctional) all of whom were committed for financial subsidy.

TABLE II

WHEREABOUTS OF CHILD AT TIME OF COMMITMENT

<table>
<thead>
<tr>
<th>LIVING WITH</th>
<th>NUMBER OF FAMILIES</th>
<th>NUMBER OF CHILDREN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>44</td>
<td>64</td>
</tr>
</tbody>
</table>

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Table II indicates that twenty-three children were already living in foster homes or institutions. They were removed from the home before the child's present commitment to Children's Division for environmental reasons. They are included in this study because they were committed for financial assistance within the scope of this thesis.

**REFERRAL OR COMMITMENT**

For purposes of this study, the terms referral and commitment are used interchangeably.

In all the cases referred to Children's Division by the Family Court, these words appear at all times: "May we refer this child for financial assistance," or "for subsidy," or again, "for financial support."

All the cases presented in this study were referred because of fin-
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ancial problems or because of the parents' partial or complete inability to pay for the support of their children. Underlying every financial problem at the time of commitment, there is usually one much more serious and it is this basic problem that was studied.

The study reveals that out of the forty-four cases, twenty-eight were committed for the first time, while sixteen had been committed two or more times, resulting each time, in the commitment of one or several of their children to Children's Division.

AGES OF CHILDREN COMMITTED

Seventeen of the children committed for subsidy were between the ages of twelve and fourteen years. The youngest child was a three month old illegitimate baby boy who had been placed in a Chicago orphanage after its mother had disappeared. The oldest was a young man, nineteen years of age, totally deaf, and unable to support himself. Since he had no relatives who could provide funds for his care, Children's Division assumed this responsibility.

The age groups from three months to five years represent very young children who were placed in orphanages. The group from age six to fourteen is representative of children placed in foster homes, while the remainder consists of children committed to Children's Division upon reaching their sixteenth birthday, at which time they are commonly referred for financial assistance.
### TABLE III

**AGES OF CHILDREN COMMITTED TO CHILDREN'S DIVISION**

<table>
<thead>
<tr>
<th>Ages of Children</th>
<th>Number of Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 months to 2 years</td>
<td>7</td>
</tr>
<tr>
<td>3 years to 5 years</td>
<td>2</td>
</tr>
<tr>
<td>6 to 8</td>
<td>14</td>
</tr>
<tr>
<td>9 to 11</td>
<td>14</td>
</tr>
<tr>
<td>12 to 14</td>
<td>17</td>
</tr>
<tr>
<td>15 to 17</td>
<td>9</td>
</tr>
<tr>
<td>18 to 20</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>64</td>
</tr>
</tbody>
</table>

**NUMBER OF CHILDREN COMMITTED PER FAMILY**

The study reveals that of the forty-four cases, thirty-three families had only one child committed. Twenty-one of these were children of unmarried mothers. One woman had three illegitimate children and two gave birth to two children out of wedlock.

### TABLE IV

**NUMBER OF CHILDREN COMMITTED PER FAMILY**

<table>
<thead>
<tr>
<th>Number of Children</th>
<th>Number of Families</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 child</td>
<td>33</td>
</tr>
<tr>
<td>2 children</td>
<td>5</td>
</tr>
<tr>
<td>3 children</td>
<td>4</td>
</tr>
<tr>
<td>4 children</td>
<td>1</td>
</tr>
<tr>
<td>7 children</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>64</td>
</tr>
</tbody>
</table>
The problem of illegitimacy stands out as being one of major importance in the field of child dependency. M.C. Elmer quotes Helen I. Clarke in making this point clear. Clarke states that "a large percent of unmarried mothers come from low wage earning groups. The unmarried father contributes inadequately to the support of the child; hence, dependency has been increased by illegitimacy."\(^4\)

Of the forty-four cases studied, involving sixty-four children, twenty-one of these were illegitimate, including the one child born to a couple living in a so-called common law relationship. These twenty-one indicate the number of illegitimate children born to seventeen unmarried mothers. It was found, however, that in these seventeen cases, the problem was not only a financial one, but an emotional problem as well. The problems of the unmarried mother will be given in greater detail in Chapter III.

In only two instances did the alleged father marry the mother. It is fairly easy to understand why the unmarried mother's problem became financial. In the cases studied, these mothers were unable to support themselves. The fact of illegitimacy itself did not necessarily imply dependency, nor did it relieve the mother of all financial responsibility. Other resources, such as Aid to Dependent Children, homemaker service, and paternity proceedings could not be used because of the ineligibility of the mother or the inaccessibility of the putative father.

SUMMARY

It has been shown that in seven cases the children were living with both parents at the time of commitment. In fourteen cases the children were already placed in foster homes and children from six families were in institutions. The age distribution of these children ranged from three months to nineteen years.

It has been pointed out that although all of the cases presented in the study were not referred for the first time, the problems which were diagnosed at this time were similar to those which necessitated a prior referral.

Illegitimacy was mentioned as being a contributing factor to dependency and although it was present in seventeen cases, it represented manifestations of inner conflicts.
CHAPTER III

REASONS FOR FINANCIAL INDIGENCE

The forty-four cases presented in this study were referred to Children's Division for financial assistance. Upon examining each of the forty-four cases, however, it was found that the financial problem resulted because of a variety of other causes. The causes seemed to revolve around some deficiency in the marital status of the committed child's mother or father.

The purpose of this chapter is to show those situations which render the family, or in cases of broken homes, the remaining parent, incapable of financially meeting the child's needs, or of contributing in any way to his support.

Table V indicates the status of the family at the time of commitment. The table shows, (1) the status of the family, (2) the number of families included in a status, and (3) the number of children affected by it. This will indicate the principal reason why the parents were unable to support their children, and why Children's Division assume financial responsibility for these sixty-four children.
TABLE V
STATUS OF THE FAMILY AT THE TIME OF COMMITMENT

<table>
<thead>
<tr>
<th>FAMILY STATUS</th>
<th>NUMBER OF FAMILIES</th>
<th>NUMBER OF CHILDREN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>44</td>
<td>64</td>
</tr>
<tr>
<td>Mother not married</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td>Father deserted</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>Parents divorced</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>Both parents deceased</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Both parents deserted</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Illegitimate child in home</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Both parents in home</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Father's chronic illness</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>Mother deserted</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Both parents in mental hospital</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Father deceased</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Mother deceased</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Parents re-married</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

From table V, it is understood that only one parent was in the home in thirteen cases. In seven cases, both parents were in the home, and in seven cases, neither parent was in the home. The seventeen unmarried mothers, and the thirteen cases of one parent in the home, present a total of thirty cases in which one parent was left to assume complete financial responsibility. The
reasons will be shown why these families, as well as the other fourteen, were unable to care for their children. Each individual problem will be presented, giving verbatim excerpts from Children's Division's records to indicate more clearly the precise problem at the time of commitment.

MOTHER NOT MARRIED

Illegitimacy, as used here, is meant to be associated with unmarried mothers even though it may occur with mothers who are married. It will be shown, in its proper place, that illegitimate children were involved in three cases where the mother was married.

A further study of the problem of illegitimacy reveals that the seventeen unmarried mothers were unable to support their children for the reasons indicated in the table below.

TABLE VI

UNMARRIED MOTHER'S INABILITY TO SUPPORT CHILDREN

<table>
<thead>
<tr>
<th>Reason</th>
<th>Number of Cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mother in mental institution</td>
<td>6</td>
</tr>
<tr>
<td>Mother mentally retarded</td>
<td>3</td>
</tr>
<tr>
<td>Whereabouts of mother unknown</td>
<td>3</td>
</tr>
<tr>
<td>Hospitalization of mother</td>
<td>2</td>
</tr>
<tr>
<td>Mother deserted at birth</td>
<td>1</td>
</tr>
<tr>
<td>Mother deceased</td>
<td>1</td>
</tr>
<tr>
<td>Other circumstances</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>17</td>
</tr>
</tbody>
</table>
Mother in Mental Institution

Six unmarried mothers were found to be unable to support their children because they were in mental institutions at the time of the commitment.

"A three year old boy was committed because the mother was unemployable and of very limited intelligence. She was not equipped to meet her own needs or to recognize the needs of her child. The Family Court, in cooperation with the Municipal Court, succeeded in obtaining a petition for mental illness, and the mother was committed to a state mental institution on April 15, 1952."5

"Geraldine and Barbara had been in foster homes since shortly after their birth. The mother has been in a mental hospital for ten years and her diagnosis was psychosis with organic brain disease."

"Martha's mother has been in a mental institution for ten years, during which period she was living in a foster home in the City of Chicago. The mother's parents will not assume any responsibility for the child since they accuse the illegitimacy as being the cause of a son's mental breakdown."

"Miss S. was committed to a State Hospital with a diagnosis of dementia praecox. She had a history of previous hospitalization and it was while on parole that she became pregnant. The relatives were not interested nor did they assist financially. A communication from the hospital indicated that she has made no progress and that there was little hope of her being re-

5 Unless otherwise indicated, all quoted material was obtained from the case records of Children's Division.
"Mary was admitted to a state hospital in July, 1939. Shortly after her admission she was found to be pregnant and Tommy was born the following February. She continues to be incarcerated and a report from the hospital in 1951 indicated that the diagnosis remained that of schizophrenia."

"At the time of Harold's commitment, the mother was on a ward of non-working patients in a mental institution. She showed no appropriate emotion and had some hallucinations. An uncle has, at times, assumed some financial assistance, but has never included Harold in any long time plans."

**Mother Mentally Retarded**

"Shirley M. appeared in need of foster home placement because of the mother's limitations and obvious inability to care for the child adequately. As a youth, the mother was retarded and her social adjustment, both in school and in the community, was unsatisfactory. She was institutionalized for a period of two years but was given an absolute discharge in 1950. She has been classed as unemployable because of her limited mental ability."

"Frances and James were committed to Children's Division because the mother was mentally incapable of caring for them. She appeared to operate on a very simple, almost instinctive level in her relationship to her children. Having been in a mental hospital for a ten year period, she functions at a low level with an I.Q. range from forty-four to fifty-five."

"Miss B. had to be persuaded to take David home with her from the hospital. Within several weeks, she resorted to alcohol and neglected him so
badly that the Family Court removed the child from the mother's home."

Miss B. is considered unemployable. She is a very dependent, retarded person, with a mental age of nine years, four months. Her Intelligence Quotient is fifty-eight. Because of this retardation, it is impossible for her to keep employment.

**Whereabouts of Mother Unknown**

"Donald W., age sixteen, was referred to Children's Division for financial support as County funds are to be discontinued. There were no relatives to assume financial responsibility. The mother's whereabouts were unknown."

"Margaret A., who has been in an orphanage since October 4, 1944, was referred by the Family Court for financial assistance because the mother's whereabouts were unknown."

"Since the mother's whereabouts were unknown, and there were no known resources available to Dominic, he was referred to Children's Division for financial assistance."

**Hospitalization of Mother**

"Miss S. was hospitalized for tuberculosis shortly after Mary was born. She showed great concern over her inability to contribute toward her child's support but at the time Mary was committed, the mother was unable to assist because of her illness."

"James and Diana, twins, and Robert were committed because the mother was hospitalized and being treated for rheumatoid arthritis. The length
of her hospitalization was undetermined and it was felt that after her dis-
charge, she would not be physically able to care for her children."

Mother Desereted at Birth

"Dale was referred for financial assistance because his mother appar-
ently abandoned him at birth. The grandparents have never shown any interest
in Dale and have refused to assist in making any plans for him."

Mother Deceased

"Larry has been under the guardianship of a Chicago welfare agency
since his mother died in 1947. Relatives had been contacted, but they have
shown no interest in Larry since his birth."

Other Circumstances

"Wanda was living happily with her mother and grandmother until May
of 1952. The mother was employed as a welder and the grandmother took care of
Wanda. The grandmother contracted a cardiac disease and the mother ceased em-
ployment to devote full attention to her since hospital facilities were un-
available. She was unable to make plans for Wanda because of the illness of
her mother and the child was referred to Children's Division for financial
assistance."

The reasons for the unmarried mothers' inability to support their
children in the seventeen cases cited above should clearly demonstrate the nec-
essity of a children's program in the City of Chicago. In five of the cases
presented, relatives were known and contacted to determine if they could assume
all, or any part of, a placement program. Four of these cases showed that they
manifested no interest in the children and were unwilling to support them. In
one instance, an uncle offered to assume only temporary financial responsibil-
ity.

The problems evident because of illegitimacy, as presented in seven-
teen cases, have indicated that the earning power of these mothers was hindered
for many reasons. What could have caused the financial failure in the other
twenty-seven families?

The family composition is an important factor in dependency. Table V
shows that in twenty cases, excluding illegitimacy, dependency was initiated
or modified by the absence of either or both parents in the home. It is a com-
monly accepted fact that women are capable of supporting themselves, and a
child, if necessary. The cases to be presented will show why the mother, who
remained in the home could not meet the financial demands of the child so that
the Family Court saw fit to refer the child to Children's Division for finan-
cial assistance.

**FATHER DESERTED**

"Frank was referred to Children's Division because the father had
deserted and the mother had been charged with neglect and contributing to the
dependency of her child. She frequently cohabited with men which had a bad
influence upon her son. She was not employed and belonged in the borderline
mental deficiency range. Her conduct led to a psychiatric interview and the
recommendation was that because of her limited social, moral, and intellectual
standards, she was incapable of dealing adequately with, or supplying suitable
identification to the very complex situation of rearing her young child."

"Mrs. P. became the breadwinner when her husband deserted in 1949. She was employed in a factory but could not support her two children on the meager salary. She was also emotionally unstable. Her solicitude for her children forced her to call upon her relatives in Kentucky and they obliged. The children were returned by an aunt in Kentucky giving as her reason, the fact that she had separated from her husband and could no longer be of any assistance. Mrs. P's economic situation had not changed when Frank was returned to her, and he was committed to Children's Division."

"Patrick was released from a State Training School to live with his mother and grandmother. The mother did not work as she was a spastic with physical tremors. The grandmother was an alcoholic, as was her mother, which did not provide an atmosphere conducive to rearing children."

"Dorothy and Leo were referred to Children's Division because there was a great need for housing and the mother was unable to provide financially for them. She was unemployed and manifested emotional disturbances since the desertion of her husband. It was rumored that she entertained men friends in the home and was an unfit person to have custody of her two children."

"Mr. B., in view of the domestic problems, indulged heavily in alcohol and narcotics. He became abusive and deserted his family. The mother had been in various state mental hospitals and at the time of commitment had been conditionally paroled to her brother. She was unemployable and therefore could not finance the care for her child."
"Mrs. V. was unable to provide for, or supervise her child adequately and she actually displayed no interest in Vivian. There have never been any tests made, but the Family Court described her as emotionally immature."

The mother's situation was similar to that of the unmarried mother insofar as they were left to plan, supervise, and finance the needs of the family. The verbatim excerpts indicate that the mothers were unable to support their children financially. A lack of interest and emotional difficulties, together with alcoholism and inadequate housing were influential in contributing to the mothers' financial indigence.

In the following four cases, it shall be shown why the parent with whom the child was living, could not adequately meet the financial needs of the family.

DIVORCE

"Elizabeth had been living with her father in Wisconsin for two years. Mr. G. brought her to see her mother who was overjoyed to see her. Elizabeth requested permission to remain with her mother and the father gladly consented. The reconciliation was short lived, however, since the mother again resumed her accusations of constant, excessive sex play on the part of Elizabeth and stated that the real reason she had been returned home was that she had become involved in sex offenses while living with her father. The Family Court considered this situation urgent and stated that the mother could not adequately care for the child because she was very emotionally disturbed."

"Mr. and Mrs. W. were divorced in 1950. The mother was hospitalized
in February, 1952 because of acute hepatitis. At the time of her hospitalization, her condition was considered serious and her personal appearance gave evidence of gross neglect. Since the mother was hospitalized, there was no one to care for the children."

"The three M. children were awarded to the mother as a result of divorce proceedings. It was found that she was mentally retarded and had been in a mental institution for one year. She was unable to provide an adequate home life for them since a large portion of her income was used for alcohol."

"Mrs. C. received aid from her parents in obtaining a divorce from Mr. O. At present he is in a State Mental Hospital. Mrs. C. was sent to a similar institution where she was diagnosed as having no psychosis. It was believed, however, that the mother was so mentally retarded that she would never be able to establish a home for her child or contribute to Marvin's support."

The effects of a normal home atmosphere were absent in these cases. Alcoholism and weaknesses, both physical and emotional, rendered the remaining parent financially incapable of caring for their children.

BOOTH PARENTS DECEASED

"Mr. M. preceded his wife in death, and Billy’s mother died in 1951, at which time he was placed with an older sister. It was presumed that she was married to Mr. P., but it was found that she actually was not married. Billy was ordered removed by the order of the court and placed in a State Training School."
"George had been in a foster home since his parents died in 1947. No relatives were able to assume financial responsibility and he was referred to Children's Division for financial assistance."

"Mrs. Z. died in October, 1951. Paul was placed with an uncle since his father was already deceased. Paul was unable to make an appropriate adjustment in the relative's home and was placed in an orphanage in January, 1952. Children's Division has supplemented the Old Age Subsistence Insurance benefits he receives, since the amount is insufficient for his care."

These cases indicate, fairly clearly, the course of action taken in instances where both parents are deceased. Relatives attempted to care for these children, but found their responsibility to be a financial burden.

BOTH PARENTS DESERTED

"The B's marital relationship was an unhappy one and it caused Mr. B. to leave the home after Albert was born. The mother deserted three years later and he was placed in a foster home. There are no relatives who could offer him a home at this time or contribute to his support."

"The whereabouts of Jimmy's parents are unknown. He was placed in a foster home six years ago and no source of support is available."

"John's grandparents petitioned the court to have him removed from their home because they were unable to cope with his behavior and could no longer provide financially for him. He had been living with the relatives since the parents' whereabouts were unknown. The grandparents were not legally responsible for his support and they refused to supervise him."
The refusal of the parents to recognize their responsibility toward their children resulted in ultimate placement in foster homes since the relatives did not wish to be financially responsible.

ILLEGITIMATE CHILD IN HOME

"Mrs. V. had an illegitimate child before she married Mr. V. At the time of commitment, she was living with her husband, but lived in the fear of Mr. V. finding out about Harold, the illegitimate child. Mr. V. is regularly employed but the family income scarcely meets their own needs."

"Violet was the illegitimate daughter of Mrs. S. who was placed in a foster home because the mother could not establish a satisfactory home for her and Mr. S. did not wish to support her. There was a definite lack of funds in the family, which was probably due to Mr. S's heavy drinking."

"Mrs. D. returned from a Chicago hospital with a heart ailment and was forced to cease employment. Mr. D. did not allow William to remain in the home, nor would he support him. He strongly stressed the fact that the only financial responsibility he would bear, would be that of their children."

An illegitimate child in the home caused domestic difficulties in these cases, which led to the commitment of the children to Children's Division for financial assistance.

BOTH PARENTS IN HOME

"Gerald was referred to Children's Division because of the constant neglect of the child on the part of the parents. While it appears that Mr. W.
is more attached to Gerald, he is entirely irresponsible. Both Mr. and Mrs. M. did not provide an environment conducive to rearing children, since Mrs. M. entertained men friends in the home and Mr. M. was a chronic alcoholic. Both of the parents are emotionally disturbed and are unsuited to give proper supervision to their child."

"Victor was referred for financial assistance because the parents were unable to provide funds for his care. At the time of the commitment, he was attending school and the parents could not offer any financial support for his care due to Mr. M's limited income."

**FATHER'S CHRONIC ILLNESS**

"The seven O. children were referred to Children's Division because of the father's illness. He was an active tubercular case and required frequent periods of hospitalization. At the time of commitment, he refused to enter any hospital and claimed that the family income was sufficient to care for the children. Actually, the income was insufficient since the mother's salary was almost completely used for food and rent."

**MOTHER DESERTED**

"Mrs. E. deserted her four children on March 30, 1952, and her whereabouts are unknown. Relatives have tried to assume responsibility for the children, but due to crowded housing facilities, insufficient funds, and attitudes of land lords, the children were placed in a boarding home."

**BOTH PARENTS IN MENTAL HOSPITAL**

"Mr. and Mrs. N. had both been committed to a State mental hospital
in February, 1952. No relatives were available to provide funds and there appeared to be no likelihood of rehabilitation in this case."

**FATHER DECEASED**

"Jean and Laura were referred because the mother was unable to supervise the girls. They have no respect for her and had often truanted from school. The mother was described as a very immature, and dependent person who appears to be retarded. There were no interested relatives and the father had died of tuberculosis in 1944."

**MOTHER DECEASED**

"Janet was referred because the father was unable to assume partial or complete financial responsibility for her. Since Mr. P's employment was seasonal, Children's Division assumed financial responsibility at this time because the father was unemployed and the mother was deceased."

**PARENTS REMARRIED**

"Kenneth had been living with an aunt in Maine for two years. He was returned home because he became a financial burden and could not adjust in a local academy. He was rejected by his mother in his own home and the father was in Washington. Neither the step-father nor the mother have shown any interest in him and it appears that she has avoided all responsibility for his financial care."

**SUMMARY**

From the cases presented, it can be seen that the parents' financial
problems stemmed from many sources. One case showed the relative's willingness to include a child in the family planning. In two cases, the relatives actually assumed responsibility, but returned the children within a two year period stating that financial inadequacy made the removal of the child necessary.

From what has been shown, it appears that dependency flourished in cases where only one parent was in the home. Whenever one parent undertook complete responsibility, this parent failed because of health or emotional reasons.

POSSIBILITIES OF REHABILITATION

It is difficult to predict the rehabilitation of families, but it was apparent from the case records, that Children's Division can expect to finance these sixty-four children for a long time. Nineteen cases were found to require long time placement planning and the following verbatim excerpts will show that emotional immaturity and a lack of sincere interest are barriers in rehabilitating families.

"It is the feeling of the Court and of a sectarian agency in the city that Mrs. S. does not have a sincere and genuine interest in her children and has avoided any responsibility for their financial support since their placement."

"It is worker's impression that placement will have to be on a long time basis, as the mother is too immature to cope with two growing girls and the girls have no respect for the mother's authority."
"It is also felt that in view of the fact that Mrs. M's past experiences have proven her incapable of adequate supervision of a large family and also that Mrs. M. never visits her child in the foster home, it is felt that it is unlikely that rehabilitation of this boy with his mother can be affected in the near future."

"It is the worker's impression that placement will have to be on a long time basis as there is not a great likelihood that the father will re-establish a home."

"It appears that neither Mr. nor Mrs. S. are interested in Gerald, thus foster home placement will be needed on a continued long time basis."

"Mr. P. has shown some interest in Clara, but it does not appear that he has any plan to establish a home for her in the near future."

"Long term placement of the child, William, seems indicated."

"There appears no likelihood of rehabilitation here."

"This placement will probably be a long term care program as there is little possibility of Mrs. P. being able to assume responsibility for her son."

"It appears that Martha will probably be placed in a foster home on a long time basis because it appears that the possibility at the present time is rather remote that her mother can establish a satisfactory home for her."

"Mrs. M. and her mother show interest in the child and speak of taking her home. Due to their physical and mental conditions, however, work-
er feels that they are inadequate to care for the child."

"Mrs. S's illness seems to have given her an opportunity to be relieved of the care of her children and there are some indications that she actually wanted this."

"It is the worker's impression that placement will have to be for an indefinite period, as the mother, even though she says she is interested in re-establishing her home, is too unstable a character."

"Since there seems to be no plan for the placement of the child with relatives, and he has made a fair adjustment in the home of his foster parents, continued placement of the child seems the only plan."

"It seems that foster home placement is indicated for Donald at this time. The possibility of the mother preparing a home for him seems far remote at this time because of her health and the report that she is a chronic alcoholic."

"In considering plans for the children, it is the intake worker's opinion that the agency should not look to the mother for a permanent plan for the children because of her emotional instability and inadequacy."

"It seems very unlikely that the mother will ever alter her belief to the degree that she could accept Mary back to the home."

"In view of these feelings, it is possible that long time placement planning will be needed for all four of these children."

"Dorothy is in need of foster home placement and it would seem that
a long time plan is indicated because of the mother's limitations and obvious inability to care for a child adequately."

It would seem in the cases presented here, that the possibilities of rehabilitation are slight. Through its case work program, utilizing professionally trained social workers, the object of the Children's Division is (1) to help every child to use his foster home to his best advantage in the hope that he will develop into an independent member of the community, and (2) to assist the child's own family in making plans for rehabilitation whenever it is deemed possible.
CHAPTER IV

SUMMARY AND CONCLUSION

This thesis included forty-four families of the white race, who were referred to Children's Division in a five month period, January 1, 1952, through May 31, 1952. These families were referred because of existing problems which caused the dependent and neglected status of their children. Financial inability to support the child was evident in all forty-four cases. This caused the fact of dependency, but it was not on this basis alone that the child was committed. It was found that another situation existed concomitantly so as to predispose or modify the inability of the parents to provide care for their children. Such situations as deserted spouses, deceased spouses, absence of either or both parents from the home, and unmarried motherhood, led to the dependency and neglect of the sixty-four children involved in this study.

Sixteen families indicated prior commitments, while twenty-eight were referred for the first time. Of the sixty-four children committed, seventeen were found to be within the ages of twelve and fourteen. The number of children who were committed per family ranged from one child to seven children, with no families of five or six being committed. Thirty-three families had only one child committed which indicated that the size of the families in the study were small. However, it must be kept in mind that children of unmarried mothers comprised a large portion of this group.
COROLLARIES

The status of the parents was presented in table form and it has been seen that, apart from the group of unmarried mothers, the financial failure in the family was most frequently due to the desertion of the father. Homes broken by divorce ranked second in contributing to the child's dependency. A conclusion which could be drawn from the data presented is that financial need became emphasized because of the absence of one or both parents from the home. It was found that twenty cases manifested this type of home situation. If the seventeen unmarried mothers were included, it would bring the number to thirty-seven cases, which is over 33 per cent of the total cases studied.

It was further found, that where only one parent was left to assume complete responsibility of the family, he was unable to fulfill this obligation because of the emotional strain involved, or because of physical weakness.

The possibilities of rehabilitating the families, with the view of returning the children to their own homes, seemed uncertain at the time of commitment. This was found to be true because of the mental incapacity of the parent, emotional immaturity, and a lack of sincere interest in the child.

It would be difficult to hazard a guess at the length of time required for rehabilitation in cases which indicated medical or psychiatric treatment. In all others, however, the obligation of providing the child with his basic needs remains intact. In cases which showed a lack of responsibility there is only a slight chance that the children will be returned to their own homes.
The lack of sincere interest in the child appeared to be the predominant reason for long time planning by the child placing agency.
BIBLIOGRAPHY

A. BOOKS


B. ARTICLES


C. UNPUBLISHED MATERIALS

APPENDIX I
SCHEDULE USED IN CASE STUDY

I. IDENTIFYING INFORMATION

<table>
<thead>
<tr>
<th>Father: Address</th>
<th>Unknown</th>
<th>Dec</th>
<th>Birth</th>
<th>Age</th>
<th>Rel</th>
<th>Nat</th>
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<table>
<thead>
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<th>Unknown</th>
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<th>Birth</th>
<th>Age</th>
<th>Rel</th>
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<td>Education: 1 2 3 4 5 6 7 8 1 2 3 4</td>
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</tbody>
</table>

II. REFERRAL:

Previous referral, Yes _ No _ Date ________
(a) Reason

b. Recommendation
   * Referred by_________

This referral date
(c) Reason

d. Recommendation
   * Referred by_________

Number of children referred ________ Referral age_________

III. DOMESTIC:

| Relationships: Good _ Bad _ if bad, (b) Specify: father vs child* mother vs child* |
|--------------|-----------------------------------|
| a. Attitude of father toward placement, for against indifferent no inf* |
| d. Attitude of relatives toward placement, for against indifferent no inf* |
| e. Attempts at rehabilitation, yes _ no _ |
| f. Other domestic problems, yes _ no _ |

IV. MARITAL PROBLEMS:

Marital Status:

<table>
<thead>
<tr>
<th>wid _ div _ sep _ div pending _ spouse dec _ no inf _ unmarried wife</th>
</tr>
</thead>
<tbody>
<tr>
<td>hus _ both remarried, their children in home in homes of relatives elsewhere _ siblings in home _ parents living together _ apart _ how long</td>
</tr>
</tbody>
</table>

* indicates data recorded on supplementary cards.
children previously committed and placed foster homes institutions
rel elsewhere. Illegitimate child putative father known
unknown married.

Present marriage: Date Place By whom

a. Marital life happy unhappy indifferent*

Marital problems in family yes no *

V. EMOTIONAL PROBLEMS:

Psychotic mother father; Neurotic mother father

a. Peculiar actions at home yes no * At home Institution previous
hospitalization yes no period present period in institution
Date of commitment Diagnosis *

b. Prognosis good bad fair *; (c) Emotional problems in family
yes no *

VI. OCCUPATION:

Father's present occupation self employed not emp none available
health

Length of stay in present employment Monthly salary

Mother's occupation Part time full time salary not employed

a. Reason for mother's employment*

b. Habits and hobbies* (c) Occupational problems affecting family*

VII. PHYSIOLOGICAL PROBLEMS:

a. Illnesses Chronic acute specify

b. Hereditary disease* Under medical treatment at present yes no
occasionally never known to health agency yes no

c. Specific health problems*

VIII. SOCIAL PROBLEMS:

a. Any existing social problems at time of commitment as they affect
the family*