SOCIAL AND PSYCHOLOGICAL FACTORS AFFECTING FERTILITY[1]

I. DIFFERENTIAL FERTILITY AMONG 41,498 NATIVE-WHITE COUPLES IN INDIANAPOLIS

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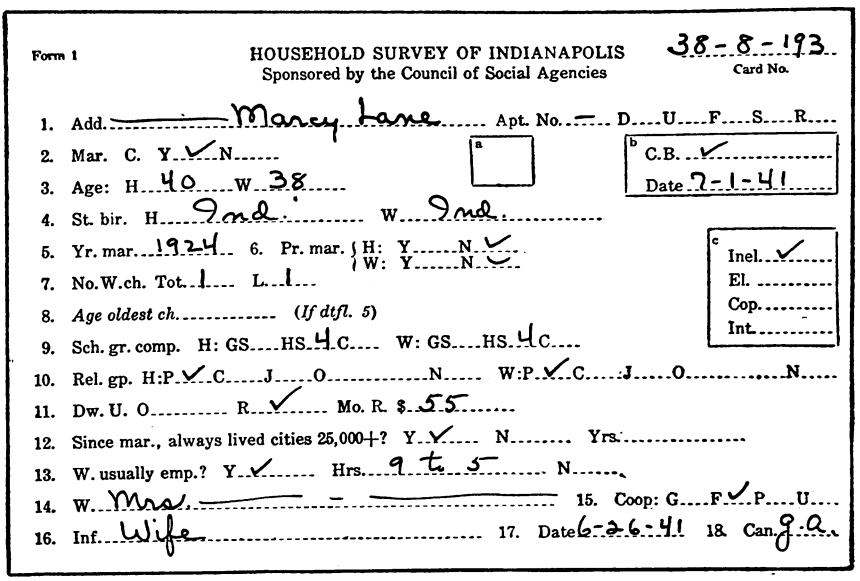
IT HAS long been recognized by persons interested in population problems that there is need for a better understanding of the human or personal factors underlying the low birth rates of our urban people. More recently there has been a growing popular concern over the failure of urban dwellers to reproduce themselves, which may lead in the not too distant future to demands for some type of legislation designed to encourage larger families. If any such program is to be based upon something more than wishful thinking it will be necessary to have a larger body of factual material than is now available concerning the social and psychological factors affecting fertility. It was a desire to contribute toward such factual material that prompted the formation of the Committee on the Study of Social and Psychological Factors Affecting Fertility and the undertaking of the study to which this report refers. Even though the study should prove inadequate from the standpoint of the analysis of the motivating factors governing fertility, the Committee thought that it would at least help to develop the methodology in this field of inquiry, and bring to light certain worth-while demographic information.

For reasons which will be set forth in a later report, the Committee decided to restrict its intensive study to couples with the following characteristics: husband and wife native white; both Protestant; married in 1927, 1928, or 1929; wife under 30 and husband under

[1] This is the first of a series of reports on a study conducted by the Committee on Social and Psychological Factors Affecting Fertility, sponsored by the Milbank Memorial Fund with grants from the Carnegie Corporation of New York. The Committee consists of Lowell J. Reed, Chairman; Daniel Katz; E. Lowell Kelly; Clyde V. Kiser; Frank Lorimer; Frank W. Notestein; Frederick Osborn; S. A. Switzer; Warren S. Thompson; and P. K. Whelpton.



Form 1 — HOUSEHOLD SURVEY OF INDIANAPOLIS — Sponsored by the Council of Social Agencies — Card No. 38-8-193

1. Add. Maney Lane — Apt. No. — — D — U — F — S — R —
2. Mar. C. Y. ✓ N —
3. Age: H. 40 W. 38
4. St. bir. H. 2nd W. 2nd
5. Yr. mar. 1924 6. Pr. mar. H: Y — N ✓ / W: Y — N ✓
7. No. W. ch. Tot. 1 L. 1
8. *Age oldest ch.* — (*If dtfl. 5*)
9. Sch. gr. comp. H: GS — HS 4 C — W: GS — HS 4 C —
10. Rel. gp. H: P ✓ C — J — O — N — W: P ✓ C — J — O — N —
11. Dw. U. O — R ✓ Mo. R. $ 55
12. Since mar., always lived cities 25,000+? Y ✓ N — Yrs.
13. W. usually emp.? Y ✓ Hrs. 9 to 5 N —
14. W. Mrs. — — 15. Coop: G — F ✓ P — U —
16. Inf. Wife 17. Date 6-26-41 18. Can. G. A.

a

b C.B. ✓ Date 7-1-41

c Inel. ✓ El. — Cop. — Int. —

Fig. 1. The brief schedule used in the Indianapolis Household Survey of 1941. All the items were solicited from native-white couples with wife under 45.

40 at marriage; neither previously married; residents of a large city most of the time since marriage; and both elementary school graduates. In choosing the city to be studied, attention was given chiefly to three criteria: (1) a high proportion of native-white Protestants in the population; (2) an adequate number of couples meeting all of the requirements listed above; and (3) a rounded economy—manufacture, trade, transportation, and professional pursuits. Indianapolis finally was selected.

The Household Survey. In order to locate the couples which should be included in this detailed study, it was necessary to contact virtually every white household in the City. This was done in the summer of 1941, the short schedule illustrated in Figure 1 being used. It contains four questions not essential to locating couples for the detailed study, namely, the number of live births to the wife, the number of her children living at the current date, the tenure of the home, and the rent paid or estimated rental value of the house per month. To expedite the field work, the items on race, state of

birth, and age were checked first, and the interview was closed at once if either spouse was colored, or born in a foreign country, or if the wife was over age 44. It was believed that the information thus obtained would permit a worth-while analysis of the relation between fertility and education, economic status, and religion, for wives still in what are ordinarily thought of as the childbearing ages. Although much information is available about the way in which fertility varies with education and economic status, comparatively little is known about the influence of religion on size of family, especially when consideration is taken of the other factors just mentioned. In fact, it was felt that the household survey could add enough to our knowledge of these matters to justify its entire cost. The present report deals with some of the information collected in this household survey. It does not touch the much wider variety of data procured later by skilled interviewers from the couples qualifying for the intensive study, since the analysis of those data has just begun.

In a house-to-house survey of this nature much of the time of the field workers may be taken up by the explanation which they find it necessary to give in order to secure the cooperation of the respondents. It was believed that one way of keeping explanations, refusals, and incorrect replies at a minimum was to secure the local sponsorship of an organization well known and highly regarded by the people. After several influential citizens recommended the Council of Social Agencies as the best possible sponsor, that organization was approached, and its cooperation secured. The Council believed that some of the information to be gathered by the household survey would have specific use in connection with various parts of its regular program, and, in addition, that a scientific study of this nature was worthy of support. As the Indianapolis sponsor of the survey, the Council issued credentials to each canvasser, authorized newspaper publicity, and answered the queries of persons who were suspicious of the interviewers or their questions. In addi-

tion, it provided office space from which to direct the survey for over three months. When an expansion in the work of the Council made it necessary for the study's office force to be moved, the Extension Center of Indiana University very kindly provided space during the remaining three months. Grateful acknowledgment is made to both of these organizations for their assistance.

Several additional steps were taken in the attempt to make the survey highly accurate. First, most of the work was done during June, July, and August, when it was possible to employ school teachers and college seniors with excellent recommendations and a real interest in scientific study. Second, the canvassers were paid by the hour (65c) rather than by the schedule, so that they would not feel under pressure to hurry unduly, omit questions, and skip less accessible dwellings. Third, the canvassers were told that certain of the households would be revisited later by selected interviewers who would check the accuracy of their schedules. Finally, the canvassers were given careful training and supervision.[2]

Completeness and Accuracy of the Household Survey. An account of available indications of completeness of coverage and accuracy of data in the household survey is given in Appendix A. Regarding coverage it may be stated here that the 1940 Census, conducted in April, 1940, listed 97,749 dwelling units occupied by whites in Indianapolis. The canvassers in the household survey, making their visits from eleven to fifteen months after the Census date, listed 102,877. Various complications of the survey-Census comparison are discussed in Appendix A but the point to emphasize here is the indication of unusually complete coverage in the household survey.

A good test of the accuracy of data in the household survey is afforded by analysis of replies to certain questions that were repeated in the more intensive study of about 1,500 women, most of whom

[2] The director of the field work (P. K. W.) wishes to acknowledge his indebtedness to Miss Emily Marks, who was in immediate charge of the canvassers.

were paid for their cooperation this second time. A special punch card was prepared for a study of discrepancies between the two sets of data and a full report on this problem will be made later. The comparisons for several items particularly pertinent to the present report are presented and discussed in Appendix A. The items considered are age of wife, total number of children ever born, education of the husband and wife, and monthly rental value of the dwelling unit.

In about 26 per cent of the cases there were discrepancies with regard to age of wife, but three-fourths of these were differences of only one year. In 28 per cent of the cases there were discrepancies regarding education of the husband and in 23 per cent regarding education of the wife. These were mainly differences of only one school year. Discrepancies regarding total number of children ever born occurred in less than 5 per cent of the cases and these were accounted for mainly by presumable understatements or overstatements of one child in the household survey. The worst discrepancies were those regarding rental value of the dwelling unit, due partly to certain resorts to estimates of this item but also to the fact that in coding rental discrepancies there was no factual basis for adjusting the follow-up data to the date of the visit in the household survey. Collectively, however, the results attested to the essential accuracy of the data in the household survey.

In the 102,877 dwelling units occupied by white persons, according to the survey schedules, there were 51,871 native-white married couples with the wife under 45 years of age. With 41,594 of them neither husband nor wife had been married more than once.[3] Of

[3] Among the remaining 10,277 couples, both husband and wife were reported as married previously in 3,330 cases, the wife alone in 2,917 cases, the husband alone in 3,674 cases, while in 356 cases the schedules failed to show whether or not one spouse or both had been married previously. If information had been secured regarding the number of previous marriages, the age at which they occurred, their duration, and related questions, an extremely interesting analysis could be made of the difference between the fertility of persons whose married life has been interrupted by divorce or death, and that of persons whose married life has not been so interrupted. This information, however, was not collected. The present analysis, therefore, is confined to the 80 per cent of the couples with no interruptions in the married life of either spouse.

these, 96 failed to state the number of children ever born, so the total number of native-white couples included in the present analysis is 41,498. The following pages are devoted to the analysis of internal variations in fertility rates among this group by religion, tenure of home, rental value of the dwelling unit, rent paid by couple, education, and region of birth. It should be borne in mind that throughout all these analyses the data are restricted to unbroken first marriages of native-white couples with the wife under 45 years of age.

Fertility in Relation to Religion Alone

The broad religious preferences of both the husband and the wife are taken into account in the classification by religion. Of the 41,498 couples in the fertility sample, 80 per cent are classified as "Both Protestant," 10.8 per cent as "Both Catholic," 5.8 per cent as "Protestant-Catholic Mixed Marriages" (with 3.5 per cent "Husband Protestant-Wife Catholic" and 2.3 per cent "Husband Catholic-Wife Protestant"), and 1.0 per cent as "Both Jewish." The remaining couples, of other or unknown religious combinations, comprise 2.3 per cent of the total (*see* Table 1). One interesting aspect of the distribution is that, whereas there are 1,438 "Husband Protestant-Wife Catholic" couples in the sample, there are only

Table 1. Total number of children ever born per 100 wives 15-44 years of age, by religion of the couple. Fertility rates standardized for age. Indianapolis Household Survey, 1941.

Religion of Husband and Wife	Children Born Per 100 Wives	Number of Wives	Per Cent Distribution
All Religions	149	41,498	99.9
Both Protestant	147	33,215	80.0
Both Catholic	173	4,492	10.8
Both Jewish	110	419	1.0
Husband Catholic–Wife Protestant	133	1,438	3.5
Husband Protestant–Wife Catholic	132	975	2.3
Remaining Couples	138	959	2.3

975, or 32 per cent fewer, "Husband Catholic-Wife Protestant" unions. The entire sample presumably includes virtually all once-married native-white couples with the wife under 45 years of age. It is possible, of course, that different results would be found for other areas and for samples not restricted with reference to age, nativity, and absence of previous marriage.

The standardized fertility rates[4] by religion are presented in Table 1. The rate is highest for the Catholic couples and lowest for the Jewish couples. The rate for the Catholic unions is about 18 per cent higher than that for Protestant unions. The Jewish unions are 25 per cent less fertile than the Protestant unions.

A further point of interest is the relatively low fertility rates for Protestant-Catholic mixed marriages. The rates for the "Husband Protestant-Wife Catholic" and the "Husband Catholic-Wife Protestant" marriages are virtually the same, 133 and 132, respectively. These rates are approximately 10 per cent lower than that for the Protestant unions. In view of the substantially higher fertility of Catholic than of Protestant unions, it may appear somewhat surprising that marriages involving one Catholic are less fertile than those involving two Protestants. In the first place, it should be stated that Catholics involved in mixed marriages may tend to be those who departed more easily from orthodox attitudes toward contraception. Also, as indicated in later tables, the fertility differences between the two groups tend to be reduced when comparisons are made specific with reference to rental and educational status.[5] It may be that the low fertility of the mixed marriages arises

[4] The standardized fertility rate is simply a standardized average of the age-specific fertility rates computed for five-year age groups throughout the 15-44 age span. The standardization removes the influence of dissimilar age distributions on the magnitude of the rate for the total 15-44 age period. Standardized rates were computed by weighting the age-specific rates according to the age distribution of the total 41,498 native-white wives in the Indianapolis fertility sample. This distribution is given in footnote 10.

[5] It should be stated, for instance, that the lower fertility rate of the Protestant-Catholic mixed unions than of the Protestant unions is in a small measure associated with higher economic status of the former group. The median monthly rental value of the dwelling unit for the former group is $30.70 as compared with $30.17 for the latter. When

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in part from family instabilities and maladjustments accruing from differences in religion, but available studies yield conflicting results concerning the bearing of differences in religion on marital adjustment.[6]

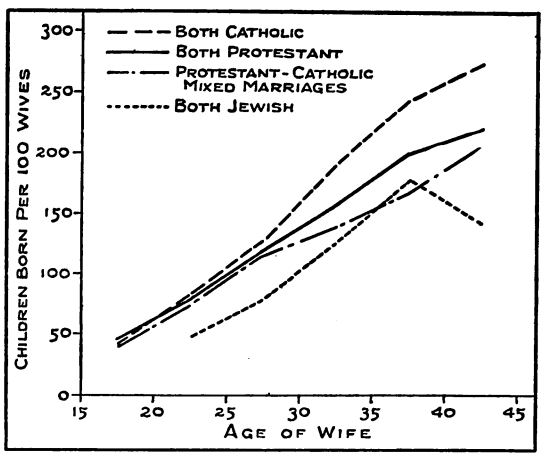

Fig. 2. Total number of children ever born per 100 wives, by age of wife and by religion of the couple. Native-white couples in the Indianapolis Household Survey. *See* Table 2.

Age-specific fertility rates are presented by religion of the couple in Table 2 and Figure 2. The suggestion of chief interest here is the virtual similarity in fertility rates of Protestant and Catholic unions at ages (of wives) below 25. At ages 25-29 the difference between the two rates is slight. After age 30, however, the discrepancies are large and striking. Similarly, at all ages the rates for the Protestant-Catholic mixed marriages fall below those for the Protestant couples, but the differences are not pronounced until after age 30. The age-specific rates for the Jewish couples are based upon small numbers and the observed rate for the age group 40-44 (based on 59 wives) is obviously too low. Despite this, the rates emphasize the low fertility of the Jewish couples.

the fertility rate is standardized for rental value as well as for age, the proportionate excess of the fertility rate for the Protestant group drops from 10 to 8 per cent.

[6] Baber's study, based upon small samples, indicated a somewhat low "happiness rating" for Protestant-Catholic mixed marriages. Kirkpatrick's study, also based upon small samples, yielded "only slight confirmation" of the prevailing conception that mixed marriages tend to be poorly adjusted. Burgess and Cottrell, on the basis of their intensive study of more adequate samples, found no difference of statistical importance in the probabilities of success in marriage when the comparison was made between persons of the same and of different religious belief.

Cf. Baber, Ray E.: MARRIAGE AND THE FAMILY. New York, McGraw Hill Book Company, Inc., 1939, pp. 168-169.

Kirkpatrick, Clifford: Factors in Marital Adjustment. *The American Journal of Sociology,* September, 1937, xliii, No. 2, p. 278.

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Age of Wife	All Religions	Both Protestant	Both Catholic	Other and Unknown			
				Total	Both Jewish	Prot.-Cath. Mixed Mar.	Remaining Couples
	Children born per 100 wives						
Total 15–44[1]	149	147	173	132	110	133	138
15–19	44	45	42*	42	—	39*	46*
20–24	80	80	82	72	48*	74	76
25–29	120	120	128	106	79	115	94
30–34	161	158	191	141	127	139	155
35–39	202	199	243	175	178*	167	194
40–44	224	219	274	199	142*	206	207
	Number of wives						
Total 15–44	41,498	33,215	4,492	3,791	419	2,413	959
15–19	1,772	1,508	93	171	3	97	71
20–24	7,866	6,362	659	845	65	542	238
25–29	9,099	7,167	1,019	913	107	592	214
30–34	8,662	6,857	1,032	773	106	495	172
35–39	7,548	6,038	905	605	79	379	147
40–44	6,551	5,283	784	484	59	308	117

[1] Rates for totals are standardized for age.
* Age-specific rate based on 25–99 wives. Rates based on fewer cases are not shown.

Table 2. Total number of children ever born per 100 wives, by age of wife and by religion of the couple. Indianapolis Household Survey, 1941.

With the exception of the obviously unreliable rate for Jewish wives 40-44 years of age, the fertility rates for wives of this age can be regarded as relating to virtually completed families. At these ages the total number of live births per 100 wives is 219 for Protestant unions, 274 for Catholic unions, and 206 for the Protestant-Catholic mixed marriages. Stated in another manner, in this sample of native-white urban wives who are nearing the end of the child-bearing period, the average number of live births per individual

Burgess, Ernest W. and Cottrell, Leonard S.: Predicting Success or Failure in Marriage. New York, Prentice-Hall, Inc., 1939, p. 87.

wife is 2.2 for the Protestant couples, 2.7 for the Catholic couples, and 2.1 for the Protestant-Catholic mixed marriages. The rate for Catholic couples of virtually completed fertility is thus about 25 per cent higher than that for comparable Protestant couples. The rate for the Protestant-Catholic mixed marriages is about 6 per cent lower than that for the Protestant couples of virtually completed fertility.

A better idea of the significance of these figures regarding live births per 100 wives can be obtained by comparing them with the number necessary for the maintenance of a stationary population. At 1940 death rates for Indianapolis, 100 native-white women living to age 45 in the present generation must bear approximately 220 children (of whom 107 would be girls) in order for 100 daughters to live to age 45 in the next generation. Since few children are born to women who fail to marry by age 45, and since about 10 per cent of the white women in Indianapolis aged 45 in 1940 had not been married, 100 native-white *married* women would need to bear approximately 244 children for the replacement of the native-white group. But since about 35 per cent of these women have their marriages broken by death or divorce before age 45, and on this account probably are less fertile as a rule than those whose marriages are not broken, one hundred of the latter women would need to have more than 244 children, probably between 275 and 315, in order to maintain a stationary population.[7] Information is lacking as to the marriage, divorce, and death rates for various educational, rental, and religious groups in the City; hence exact replacement birth rates cannot be computed for them. It is probable, however, that for the Protestant couples in this study the replacement requirement is between 280 and 320 births before the wife reaches age 45, and for the Catholic couples between 255 and 295 births.

In comparing these replacement requirements with the average

[7] The estimates of 275 and 315 assume that the women whose marriages are broken before 45 have *two-thirds* and *one-third*, respectively, as many children as those whose marriages are not broken.

number of births to wives aged 40-44 in Table 2, it is evident that only among Catholic couples are the two approximately equal. The figure of 274 births per 100 Catholic couples is midway between the upper and lower estimates for this group. Among Protestant couples, the average of 219 births per 100 wives aged 40-44 is from one-fifth to one-third below what is needed for maintaining a stationary population. For Jewish couples, and for Catholic-Protestant mixed marriages, the birth rate has failed to meet the replacement requirements by a still larger margin.

To return to a consideration of the standardized fertility rate, it is interesting to observe that this rate is 18 per cent higher for Catholic than for Protestant unions despite the fact that as a group the Catholic couples are of a little better economic status, despite the fact that a larger proportion of the Catholics were born in the North, and despite the fact that the median age at marriage is a little higher for the Catholic wives.[8] The comparisons are as follows:

Characteristic	*Both Protestant*	*Both Catholic*
Median Rental Value of Dwelling Unit	$30.17	$32.88
Per Cent of Couples Born in North	76.6	86.8
Median Bridal Age of Wives 40-44	21.2	22.5

Thus the differences between the fertility rates of Protestant and Catholic couples tend to be enhanced rather than lowered when the above-mentioned factors are held constant. Detailed data on fertility rates by religion, rent, and place of birth, are given in later pages, but two or three comparisons may be in order at this point. Thus, the fertility rate for wives 15-44 standardized for rental value of home as well as for age, is 21 per cent higher for Catholic than

[8] The higher economic status and the later bridal ages among Catholic than among Protestant unions were somewhat surprising findings. These situations tended to hold true at all ages (of wives) at enumeration, even when limited to northern-born couples. It should be recalled, however, that the present sample is restricted to native-white couples, and that one reason for the selection of Indianapolis for study was the low proportion of foreign born in the City.

Table 3. Median bridal age in "Both Protestant" and "Both Catholic" unions, by age of wife at enumeration. Indianapolis Household Survey, 1941.

Age of Wife at Enumeration	Median Age at Marriage		Number of Wives[1]	
	Both Protestant	Both Catholic	Both Protestant	Both Catholic
15–19	17.7	17.7	1,508	93
20–24	19.3	19.9	6,359	659
25–29	21.0	22.1	7,162	1,018
30–34	21.3	22.9	6,856	1,032
35–39	21.0	22.5	6,032	904
40–44	21.2	22.5	5,279	783

[1] Excluding unknown age at marriage.

Table 4. Total number of children ever born per 100 wives in "Both Protestant" unions, by age of the wife at marriage and at enumeration. Indianapolis Household Survey, 1941.

Age of Wife at Enumeration	Age of Wife at Marriage									
	Total	Under 17	17–19	20–22	23–25	26–28	29–31	32–34	35 & Over	Unknown
	Children born per 100 wives									
15–19	45	84	24	—	—	—	—	—	—	
20–24	80	174	96	35	5	—	—	—	—	
25–29	120	249	175	103	46	15	—	—	—	
30–34	158	293	220	151	99	62	31	21*	—	
35–39	199	337	265	181	137	99	69	39	23*	
40–44	219	366	276	207	169	129	69	72*	34*	
	Number of wives									
Total 15–44	33,215	3,626	11,593	9,720	5,049	2,092	714	250	152	19
15–19	1,508	526	982	—	—	—	—	—	—	—
20–24	6,362	767	3,114	2,174	304	—	—	—	—	3
25–29	7,167	605	2,162	2,464	1,536	391	4	—	—	5
30–34	6,857	651	1,964	1,810	1,317	778	294	42	—	1
35–39	6,038	588	1,842	1,705	967	503	237	130	60	6
40–44	5,283	489	1,529	1,567	925	420	179	78	92	4

* Rate based on 25–99 wives. Rates based on fewer cases are not shown.

Age of Wife at Enumeration	Age of Wife at Marriage									
	Total	Under 17	17–19	20–22	23–25	26–28	29–31	32–34	35 & Over	Unknown
	Children born per 100 wives									
15–19	42	67*	28*	—	—	—	—	—	—	
20–24	82	200*	112	45	16*	—	—	—	—	
25–29	128	249*	201	146	74	29*	—	—	—	
30–34	191	273*	275	223	185	99	38*	—	—	
35–39	243	326*	313	256	228	200	135*	100*	—	
40–44	274	394*	351	331	227	191*	165*	—	—	
	Number of wives									
Total 15–44	4,492	236	1,118	1,411	1,006	445	179	64	30	3
15–19	93	33	60	—	—	—	—	—	—	—
20–24	659	41	294	275	49	—	—	—	—	—
25–29	1,019	37	203	378	307	90	3	—	—	1
30–34	1,032	44	203	276	259	170	68	12	—	—
35–39	905	46	198	247	208	103	60	34	8	1
40–44	784	35	160	235	183	82	48	18	22	1

* Rate based on 25–99 wives. Rates based on fewer cases are not shown.

Table 5. Total number of children ever born per 100 wives in "Both Catholic" unions, by age of the wife at marriage and at enumeration. Indianapolis Household Survey, 1941.

for Protestant couples. (Standardized for age alone, it is only 18 per cent higher.) When the data are restricted to couples born in the North, the fertility rate standardized for age (but regardless of rental value) is also 21 per cent higher for Catholic than for Protestant couples. The rate standardized for age and rental value is 22 per cent higher for the northern-born Catholic couples than for northern-born Protestant couples.

Regarding the influence of age at marriage,[9] it may first be noted

[9] The age of wife at marriage was not specifically asked in the household survey. Provisions were made, however, for recording the calendar year of marriage and age of wife at last birthday. The age-at-marriage classification was derived by a cross-tabulation of these items, taking into account that the survey was made in 1941. It will be noted that any single age at marriage computed by this process is the central age of a two-year span.

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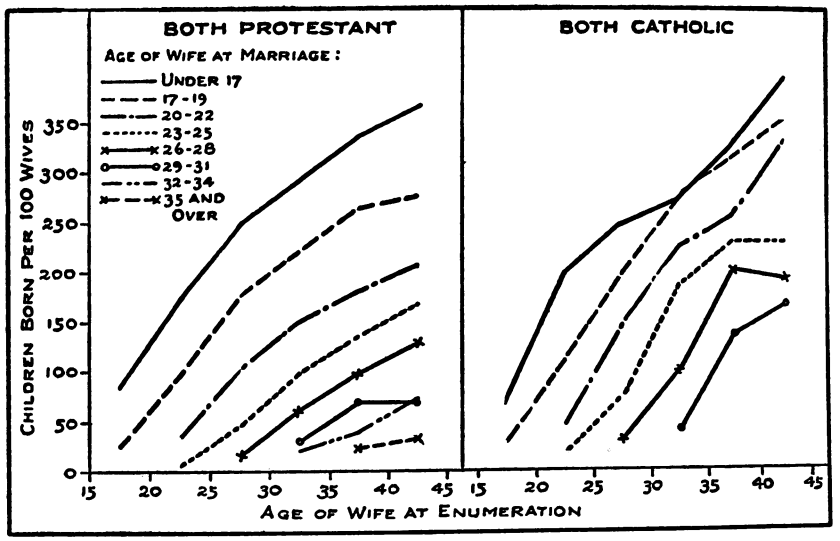


Fig. 3. The relation of age at marriage to age-specific cumulative fertility rates among Protestant and Catholic couples in the Indianapolis Household Survey. *See* Tables 4 and 5.

in Table 3 that within each age group (of wives at enumeration) from 20-24 through 40-44, the wives in Catholic unions married somewhat later, on the average, than did the comparable Protestant wives. The fertility rates specific for age and age at marriage are presented for the Protestant and Catholic couples separately in Tables 4 and 5. Figure 3 illustrates for both religious groups the extent to which delayed marriage is accompanied by reduction in children ever born per 100 wives at given ages at enumeration. Figure 4, based upon the same data, indicates that, except for wives of very youngest ages at marriage (under 17), the age-specific fertility rates for Catholic couples surpass those for Protestant couples of similar bridal age. The differences are slight, however, at the youngest ages at enumeration considered for each age-at-marriage group.

The bearing of age at marriage on the difference between native-white Protestant and Catholic couples with respect to fertility may be summarized as follows: Whereas the fertility rate for wives 15-44

The influence of this, however, is slight in mass data. This is particularly true when, as in the present instance, the data are used in three-year groupings by age at marriage.

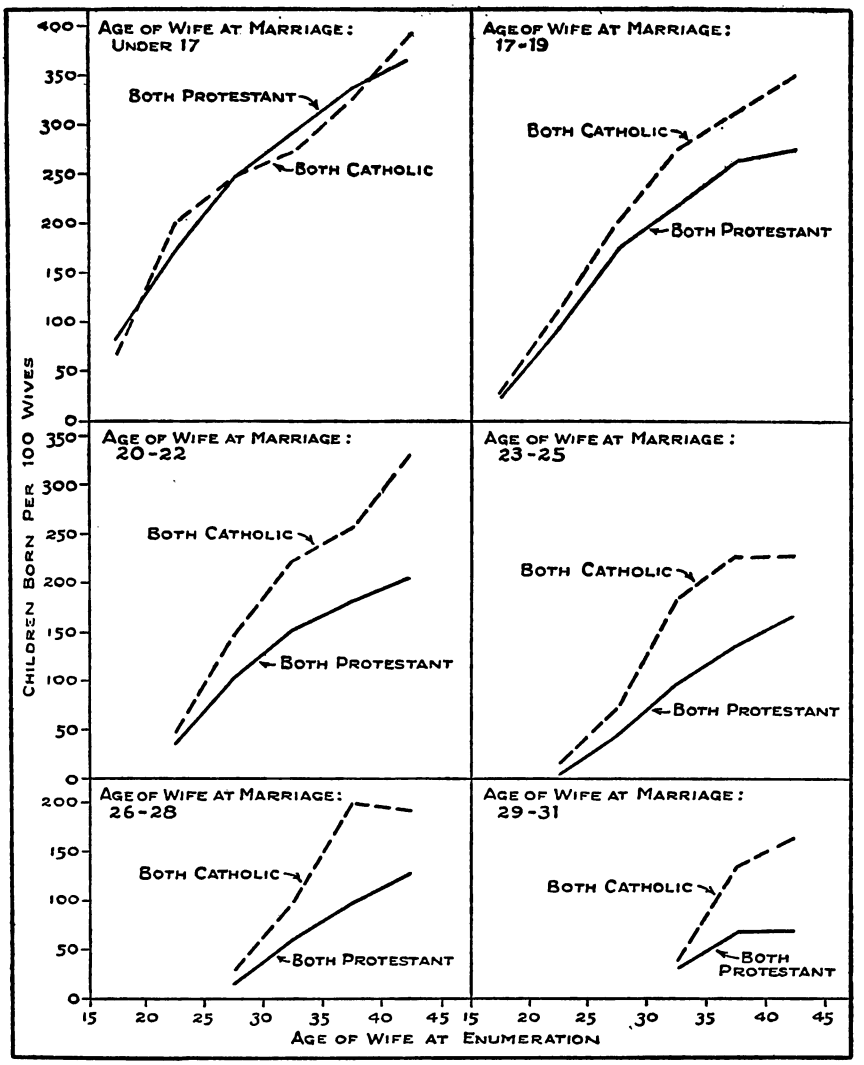


Fig. 4. Total number of children ever born per 100 wives in Protestant and Catholic unions, by age of wife at marriage and at enumeration. Native-white couples in the Indianapolis Household Survey. *See* Tables 4 and 5.

standardized for age alone is 18 per cent higher for Catholic than for Protestant couples, the rate standardized for age at marriage as well as for age is 30 per cent higher for the Catholic than for the Protestant unions. We have previously noted that in virtually completed families (wives 40-44) the fertility rate for Catholic unions

is 25 per cent higher than that for Protestant couples. If the Catholic wives 40-44 had the same age-at-marriage distribution as the Protestant wives, this age-specific rate would be 36 per cent higher for Catholic than for Protestant unions.

Fertility in Relation to Religion and Other Socio-Economic Characteristics

Tenure of the Home. The data collected in the household survey permit an unusually detailed classification by tenure of home. Each of the two major groups, owners and renters, is subdivided on the basis of whether the costs were shared with others. In most cases, of course, the costs are shared because the residence itself is shared; so the fertility differentials are essentially those between couples living alone and those living with others. A third major group is kept separate, "Secondary families, living with relatives or friends." As the name indicates, all of the couples in this category were "doubling" with friends and relatives. The age structure suggests that the wives in this group are in large part daughters and daughters-in-law of the household head. Eighteen per cent of these wives are under 20 years of age and 52 per cent are under 25. In the total sample the comparable percentages are 4 and 23, respectively.[10]

The fertility rates by tenure reflect certain selective factors which must be taken into account. As indicated in Table 6, the observed

[10] Age distribution of wives in the total sample and of those reporting that they were living with relatives or friends.

Age of Wife	Total Sample		Secondary Families—Living With Relatives or Friends	
	Number	Per Cent	Number	Per Cent
Total 15–44	41,498	100.1	1,231	100.0
15–19	1,772	4.3	221	18.0
20–24	7,866	19.0	421	34.2
25–29	9,099	21.9	238	19.3
30–34	8,662	20.9	156	12.7
35–39	7,548	18.2	110	8.9
40–44	6,551	15.8	85	6.9

Tenure	Children Born per 100 Wives					Number of Wives				
	All Religions	Both Protestant	Both Catholic	Other and Unknown		All Religions	Both Protestant	Both Catholic	Other and Unknown	
				Total	Prot.-Cath. Mixed Mar.				Total	Prot.-Cath. Mixed Mar.
Total	149	147	173	132	133	41,498	33,215	4,492	3,791	2,413
Owners, Total	147	143	183	132	137	12,139	9,682	1,553	904	540
Not Sharing Costs	147	143	184	132	138	11,953	9,529	1,533	891	533
Sharing Costs	129*	135*	—	—	—	186	153	20	13	7
Renters, Total	155	155	170	136	136	28,031	22,528	2,781	2,722	1,758
Not Sharing Costs	157	156	171	138	138	26,206	21,017	2,648	2,541	1,632
Sharing Costs	127	128	141*	88*	75*	1,825	1,511	133	181	126
Secondary Families Living with Relatives or Friends	103	96	148*	78*	82*	1,231	941	143	147	108
Unknown Tenure						97	64	15	18	7

* Rate based on 100–299 wives. Rates based on fewer cases are not shown.

Table 6. Total number of children ever born per 100 wives 15-44 years of age, by tenure of the home and by religion of the couple. Rates standardized for age. Indianapolis Household Survey, 1941.

fertility rate standardized for age for all owners in the total sample is a little lower than that for all renters. The Protestant couples (dominating the sample) are responsible for this, for the reverse situation is found for the Catholic couples, and there is virtually no difference between the fertility rates for owners and renters among the Protestant-Catholic mixed marriages. Further analysis indicates that the lower rate for total owners than for total renters among the Protestants simply reflects the relation of economic status to fertility. The economic status of owners, as measured by rental value of the home, is distinctly higher than that of renters in each religious group, but this type of discrepancy is especially pronounced among the Protestants.[11] It will be noted in a later section, Table 9,

[11] To summarize the situation, among Protestant couples the median rental value of the dwelling unit is 39 per cent higher for owners than for renters. Among Catholic couples the excess is only 31 per cent.

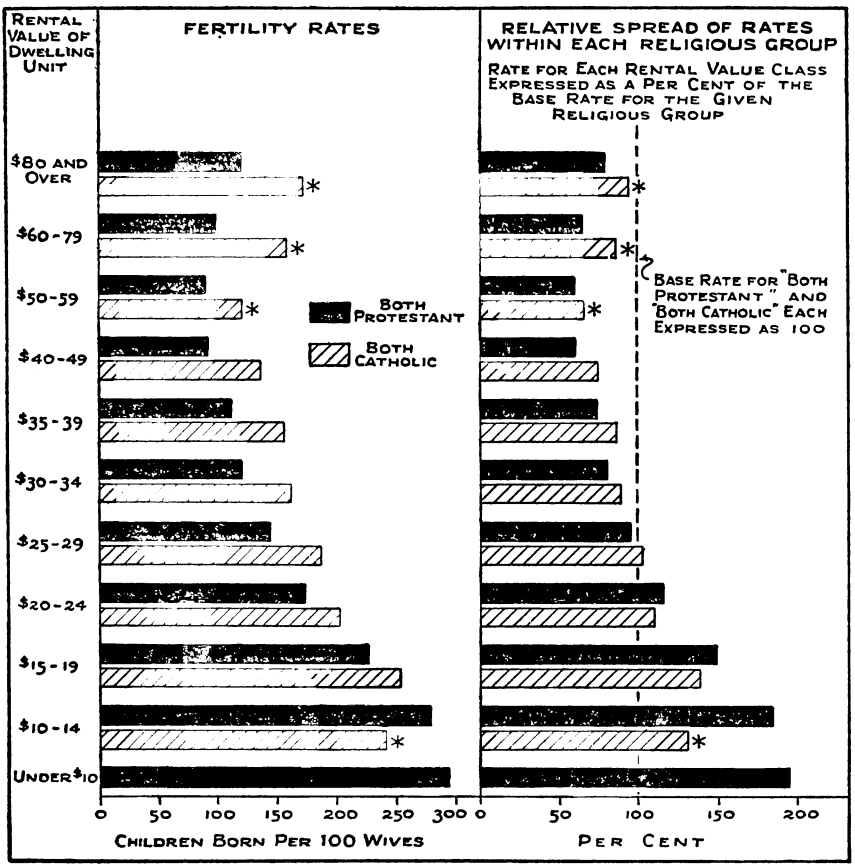
that fertility rates are consistently higher for owners than for renters, *when rental value of the home is held constant.* This type of relation holds true for the Protestant and Catholic unions, considered separately, and also for the total remaining couples. The higher fertility of owners than of renters of similar economic status, however, may in turn be a partially selective situation. Among couples of similar economic status, those with large families and those with strong interests in children probably tend to be especially interested in acquiring a home of their own.

There are several further points of interest in Table 6. First, it will be noted that among both owners and renters, those sharing costs are characterized by lower fertility rates than are those that do not share costs. Secondly, the lowest rates of all are found for

Table 7. Total number of children ever born per 100 wives 15-44 years of age, by monthly rental value of the dwelling unit and by religion of the couple. Rates standardized for age. Indianapolis Household Survey, 1941.

Rental Value of Dwelling Unit	Children Born per 100 Wives					Number of Wives				
	All Religions	Both Protestant	Both Catholic	Other and Unknown		All Religions	Both Protestant	Both Catholic	Other and Unknown	
				Total	Prot.-Cath. Mixed Mar.				Total	Prot.-Cath. Mixed Mar.
Total	149	147	173	132	133	41,498	33,215	4,492	3,791	2,413
$80 and Over	129	120	172*	129*	—	860	619	116	125	43
60–79	105	98	159*	98*	95*	1,878	1,418	221	239	110
50–59	94	91	121*	82*	76*	2,367	1,857	272	238	130
40–49	98	92	137	91	94	5,287	4,110	671	506	314
35–39	117	112	157	112	114*	4,997	4,000	596	401	278
30–34	127	122	162	123	122	5,425	4,277	692	456	319
25–29	149	145	188	131	133	5,973	4,773	684	516	366
20–24	177	175	202	159	157*	4,660	3,813	446	401	276
15–19	228	226	254	227	235*	5,081	4,266	411	404	263
10–14	271	279	241*	245*	183*	2,989	2,524	200	265	157
Under $10	289	295	—	—	—	717	612	31	74	43
Unknown						1,264	946	152	166	114

* Rate based on 100–299 wives. Rates based on fewer cases are not shown.



* Rate based on 100–299 wives. Rates based on fewer cases are not shown.

Fig. 5. Total number of children ever born per 100 wives 15-44 years of age, by monthly rental value of the dwelling unit and by religion of the couple. Native-white couples in the Indianapolis Household Survey. Rates standardized for age. *See* Table 7.

couples living with relatives or friends who own or rent the dwelling unit. As previously noted, the latter group doubtless consists largely of couples, one member of which is a son or daughter of the household head. The low fertility of this group is believed to be in large part simply a selective situation. Young couples tend to live with their parents more readily if they have no children or few children than if they have a large number.[12] There are probably

[12] Kiser, Clyde V.: Pitfalls in Sampling for Population Study. *Journal of the American Statistical Association,* September, 1934, xxix, No. 187, pp. 250-256.

many individual couples in this group who will leave the parental shelter on the advent of the first child.

Rental Value of the Dwelling Unit. Attention may now be turned to the nature of the variations in fertility by rental value of the dwelling unit. These data are presented in Table 7 for the total sample and for three specific religious groups. They are shown for Protestant and Catholic couples in Figure 5. In broad outline, the relation of fertility to rental value of the home is of similar pattern in each religious group. The couples residing in homes of lowest rental value tend to be characterized by highest fertility rates. The fertility rates decrease sharply and consistently with increase of rental value up through the $50-59 group. Interestingly, for each religious group, the lowest fertility rate by rental value is that for the $50-59 group. From this point upward in the rental value scale, the *direct* rather than the *inverse* relation of fertility to rental value is found.

Despite the exception at the upper economic levels, however, the inverse relation between fertility and rental value of the dwelling unit is the dominant characteristic. In the total sample, about 87 per cent of the couples reported rental values below $50 per month, and among these the fertility rates consistently increase with lowering of the reported rental value of the dwelling unit. Among the Protestant couples, the differences between successive rental-value classes are especially marked within the lower brackets of the rental-value scale. The highest proportionate difference between successive classes is that between the $10-14 and the $15-19 groups. The former rate is about 23 per cent higher than the latter. This is a wide difference in fertility rates for a rental difference of only $5 per month.

The generally inverse relation and the exception afforded by the topmost rental-value classes appear to hold true at each age, insofar as the total sample and the Protestant couples are concerned (Table 8 and Figure 6). For the two remaining religious groups, certain erratic characteristics are probably due to small samples. Neverthe-

Table 8. Total number of children ever born per 100 wives, by age of wife, monthly rental value of the dwelling unit, and by religion of the couple. Indianapolis Household Survey, 1941.

Religion of Couple and Age of Wife	Children Born per 100 Wives							
	Total	$60 and Over	$40–59	$30–39	$25–29	$20–24	$15–19	Under $15
All Religions								
Total 15–44[1]	149	112	96	122	149	177	228	274
15–19	44	—	11*	33	38	42	52	68
20–24	80	41	36	53	72	92	113	141
25–29	120	97	70	93	117	134	172	217
30–34	161	133	106	129	159	193	241	299
35–39	202	157	141	169	208	235	326	374
40–44	224	159	162	207	232	284	363	419
Both Protestant								
Total 15–44[1]	147	104	91	117	145	175	226	282
15–19	45	—	12*	34	38	40	53	69
20–24	80	35*	36	51	72	93	114	143
25–29	120	86	69	90	112	135	173	223
30–34	158	128	100	123	155	190	236	304
35–39	199	147	132	161	204	229	316	391
40–44	219	153	152	196	224	284	362	431
Both Catholic								
Total 15–44[1]	173	165	132	159	188	202	254	245*
15–19	42*	—	—	—	—	—	—	—
20–24	82	—	46*	71	71	104*	113*	121*
25–29	128	147*	86	111	145	136	174*	198*
30–34	191	168*	145	175	208	223	305*	304*
35–39	243	230	197	225	262	287*	372*	305*
40–44	274	221	233	266	312	317*	390*	347*
Protestant-Catholic Mixed Marriages								
Total 15–44[1]	133	108*	89	117	133	157*	235*	185*
15–19	39*	—	—	—	—	—	—	—
20–24	74	—	23*	61	75*	78*	114*	121*
25–29	115	—	66*	93	119*	129*	203*	178*
30–34	139	144*	98*	119	133*	145*	224*	229*
35–39	167	123*	126*	160	167*	230*	348*	—
40–44	206	167*	165*	190*	202*	252*	358*	—

[1] Rates for totals are standardized for age.

* Standardized rate based on 100–299 wives, or age-specific rate based on 25–99 wives. Respective types of rates based on fewer cases are not shown. One exception was the rate shown for 22 wives 35–39 years of age in "Both Catholic" unions. In this case rates for both the adjoining age groups were based upon more than 25 cases. *See* Appendix B for numerical distribution.

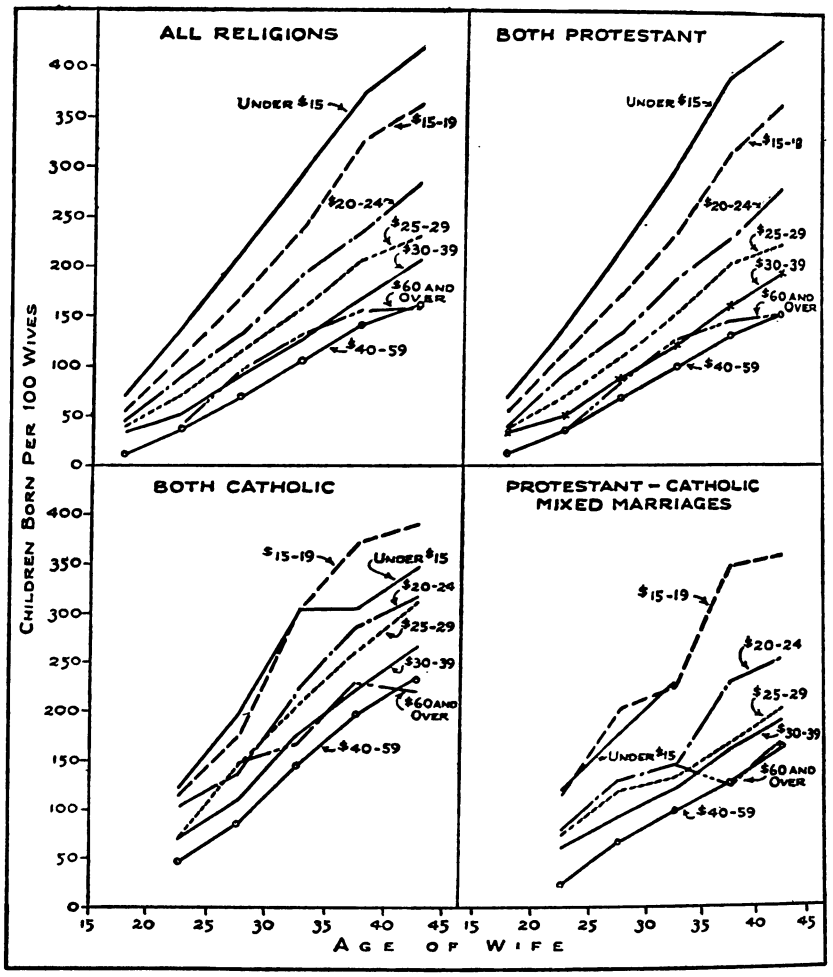


Fig. 6. Total number of children ever born per 100 wives, by age of wife, monthly rental value of the dwelling unit, and religion of the couple. Native-white couples in the Indianapolis Household Survey. *See* Table 8.

less, even within these groups, the essential pattern of the above-described relationship is manifested.

Several points of interest should be noted regarding Protestant-Catholic comparisons in the fertility-rental relationship. It is apparent that the same general type of relationship exists within both religious groups. However, the interclass differences are more pronounced and the internal range of relative variations in fertility rates is wider in the Protestant than in the Catholic group. This is

most easily visualized in the right-hand section of Figure 5 where the rate for each rental-value class is expressed as a per cent of the base rate[18] for the total religious group concerned. For instance, among Protestant unions, the fertility rate for the $50-59 group is 40 per cent below the base rate for the Protestants and the rate for the $10-14 group is 85 per cent above the Protestant base rate. Among the Catholics, the fertility rates for these two rental classes respectively diverge only 34 per cent below and 32 per cent above the base rate for the Catholic unions.

Another point to be noted is that the proportionate excess of Catholic over Protestant fertility tends to increase with rising rental value of the dwelling unit. At the lowest rental-value level for which comparisons by religion approach adequacy, $10-14, the observed fertility rate of the Catholic couples is about 14 per cent *lower* than that of the Protestants. This may be a chance variation associated with the small sample of Catholics in this rental-value group. In the groups from $15 to $50, where the number of Catholic couples is adequate, the excess of the Catholic over the Protestant fertility rate rises consistently with each increase in rental value from 12 per cent at the $15-19 level to 49 per cent at the $40-49 level. Above this rental-value level the Catholics are represented by small samples, but the observed proportionate excess of their fertility over that of the Protestants is 33 per cent at the $50-59 level, 62 per cent at the $60-79 level, and 43 per cent for couples reporting rental values of $80 or more per month.

[18] The "base rates" for the "Both Protestant" and "Both Catholic" groups can be regarded as rates standardized for rent as well as for age. The base rate for each was computed by weighting the fertility rate for each rental-value class by the importance of that class in the total sample of native-white couples. Corresponding procedures were used in computing base rates for the analysis of relative variations by educational attainment of the husband and wife. The base rates used for the several exhibits are as follows:

Base Rates—Standardized for Age and:	*Both Protestant*	*Both Catholic*
Rental Value of Dwelling Unit	151	183
Education of Husband	147	175
Education of Wife	147	172
Education of Husband and Wife	146	172
Rate Standardized for Age Alone	147	173

Attention may be returned for the moment to the matter of the reversal in the relation of fertility to rental value of the dwelling unit at upper economic levels. A situation comparable to that of Figure 5 was reported by Notestein in his analysis of 1930 Census data for families in the East North Central States.[14] This analysis indicated a higher average number of children under 10 years of age per marriage of 5-9 years duration among urban native-white couples living in houses valued at $10,000 and over than among those in houses valued at $5,000 to $10,000. This type of exception to an otherwise inverse relation was consistently found within each of three subdivisions of the urban population of the region by size of city, and also for the rural nonfarm families. Notestein tentatively interpreted this situation as "the beginning of a reversal in the standard inverse association of fertility and economic status."

A further sidelight on the nature of the reversal at upper rental-value levels is afforded by the breakdown of the Indianapolis material by tenure of the home. These data are presented for the Protestant and Catholic couples separately in Table 9. Figure 7 is restricted to Protestants, however, owing to the greater adequacy of the samples within the top rental-value classes. Even among the Protestants there are only 97 cases of renters reporting rentals of $80 and over. The immediately lower rental-value groups, however, are represented by fairly adequate numbers of renters as well as owners. Figure 7 clearly indicates that, at least among the Protestants, and at least below the $80 rental-value level, the actual reversal in fertility rates at upper economic levels occurs only among the home owners. There is a distinct leveling of the fertility rates among renters in the $40-79 rental-value categories, but no actual reversal.[15]

[14] Notestein, Frank W.: Differential Fertility in the East North Central States. The Milbank Memorial Fund *Quarterly*, April, 1938, xvi, No. 2, p. 189.

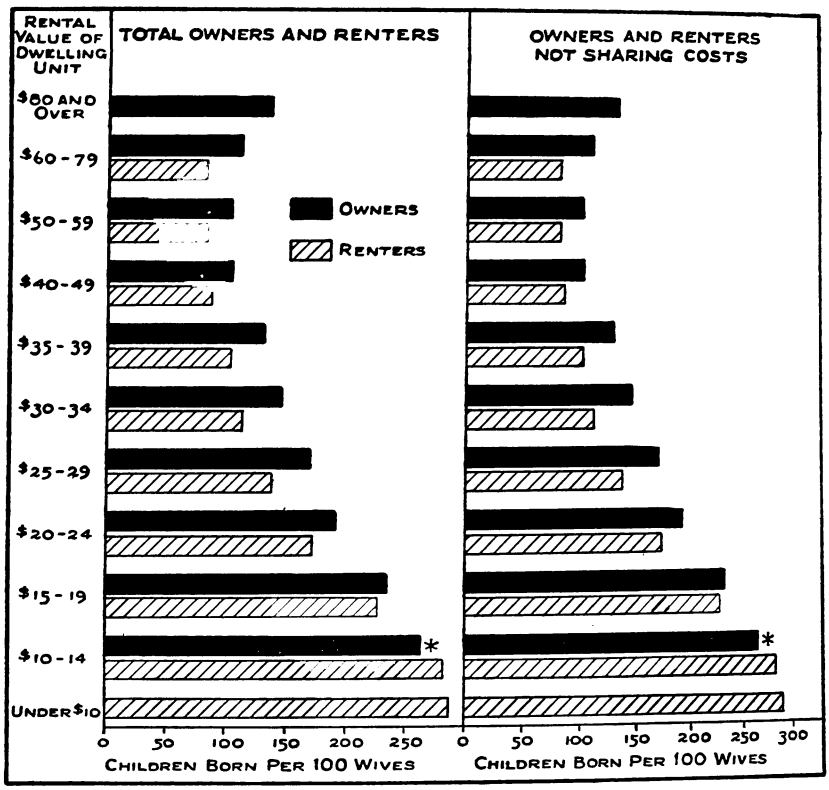
[15] The sharp bend of the fertility rates at upper economic levels shown in Figure 5 for the total sample of Protestant couples can therefore be attributed to home owners. Although renters outnumber owners in the total sample, quite the reverse is true for couples reporting rental values in excess of $60 per month.

In order to test the possible biasing influence of "doubling" on this situation, the data were restricted to owners and renters not sharing

Table 9. Total number of children ever born per 100 wives 15-44 years of age, by tenure, monthly rental value of dwelling unit, and religion of husband and wife. Data restricted to "Both Protestant" and "Both Catholic" couples, and rates standardized for age. Indianapolis Household Survey, 1941.

Rental Value of Dwelling Unit	Both Protestant				Both Catholic			
	Total Owners	Total Renters	Owners Not Sharing	Renters Not Sharing	Total Owners	Total Renters	Owners Not Sharing	Renters Not Sharing
	Children born per 100 wives							
Total	143	155	143	156	183	170	184	171
$80 and Over	135	—	134	—	—	—	—	—
60–79	111	83	112	83	184*	—	184*	—
50–59	103	83	102	82	147*	122*	147*	98*
40–49	103	87	104	86	155	118	156	118
35–39	130	103	130	102	177*	142	180*	145
30–34	146	112	146	112	184*	149	184*	149
25–29	169	137	169	138	217*	179	220*	179
20–24	191	171	192	173	—	192	—	192
15–19	233	226	232	228	—	248	—	251
10–14	264*	282	264*	283	—	242*	—	245*
Under $10	—	288	—	289	—	—	—	—
	Number of wives							
Total	9,682	22,528	9,529	21,017	1,553	2,781	1,534	2,648
$80 and Over	520	97	517	81	96	20	93	18
60–79	927	484	919	446	148	72	148	65
50–59	928	920	913	875	134	138	132	129
40–49	1,773	2,311	1,745	2,137	337	327	332	314
35–39	1,614	2,361	1,595	2,187	268	325	265	307
30–34	1,154	3,091	1,129	2,899	210	476	210	457
25–29	1,165	3,543	1,147	3,291	180	496	176	478
20–24	730	3,029	712	2,867	94	352	93	342
15–19	575	3,632	566	3,427	58	351	58	335
10–14	209	2,286	205	2,193	20	176	19	171
Under $10	48	556	48	546	3	28	3	28
Unknown	39	218	33	68	5	20	5	4

* Rate based on 100–299 wives. Rates based on fewer cases are not shown.



* Rate based on 100–299 wives. Rates based on fewer cases are not shown.

Fig. 7. Total number of children ever born per 100 wives 15-44 years of age, by tenure and rental value of the dwelling unit. Native-white Protestant couples in the Indianapolis Household Survey. Rates standardized for age. *See* Table 9.

costs. As indicated in Figure 7, however, this restriction effected no material change in the results.

It is possible that the owning of high-priced homes is accompanied by a severer selection of large families than is the renting of expensive apartments. Interpretation, however, must await further analysis. One element of uncertainty is imposed by the fact that the situation observed for Protestant does not parallel that for Catholic couples. Actual reversals of the fertility-rental relationship at high rental-value levels are found among Catholic renters, albeit the instances are based upon small samples. It should also be pointed out that the fertility rate (not shown in Figure 7) is 106 children

per 100 wives for the 97 Protestant couples reporting $80 and over as rentals of rented homes, and is 125 children per 100 wives for the 81 "renters not sharing" of this economic level. These rates are considerably higher than those for the several groups of successively lower rental status.

Regardless of whether the actual reversal of fertility rates at upper rental-value levels is restricted to home owners, the fact remains that even among home renters the inverse relation virtually ceases at upper economic levels. Furthermore, it must be emphasized that recent studies of class differences in marital fertility have indicated either reversals or virtual equality of fertility rates at upper socio-economic levels and these studies have been based not only upon classifications by rent but also upon those by family income and occupational class.[16] Through the comparison of occupational class fertility in 1931 with that of 1921 in England and Wales, Innes found not only a general reduction in the magnitude of class differences in fertility during the decade under consideration, but also a reversal in the order of the fertility rates within the top ranks of the occupational hierarchy. The latter situation was a result of class differences in the rate of decline of fertility levels. There was no increase in the fertility rate for any class; the recent declines in the rate for the topmost classes were simply smaller than the declines in the "lower" occupational classes.[17] Although there is no direct evidence on the point, the collective findings suggest that the exception to the inverse relation may signify rather rapid infiltration of contraceptive knowledge into the urban groups of middle economic status.

A comparison of the number of children born per 100 wives aged

[16] *See* Whelpton, P. K.: Geographic and Economic Differentials in Fertility. *The Annals* of the American Academy of Political and Social Science, November, 1936, 188, pp. 48-50.
Kiser, Clyde V.: GROUP DIFFERENCES IN URBAN FERTILITY. Baltimore, The Williams and Wilkins Company, 1942, pp. 55-61, 122-128, 244-246.

[17] Innes, J. W.: Class Birth Rates in England and Wales, 1921-1931. The Milbank Memorial Fund *Quarterly*, January, 1941, xix, No. 1, pp. 72-96.

40-44 in different rental groups with the number necessary for maintaining a stationary population shows that some groups are far below and others far above the maintenance requirements of 280 to 320 births for Protestant couples in the study, and 255 to 295 for Catholic couples.[18] Among the Protestants, each rental group under $20 has many more than the number of children needed to reproduce the group, and has contributed without question to population growth. (See Table 8.) At rentals of $25 or more the number of births per 100 Protestant couples is well below the maintenance level, falling short by nearly 50 per cent in the group reporting rental values of $40 or more. Among Catholic couples with the wife aged 40 to 44, the dividing point is at a higher rental. Each of the rental groups up to $30 is characterized by a sizable excess of children, and those above $40 by a deficit. In considering the extreme rental groups, the limitations of small samples must be remembered, but the observed excess above maintenance is larger for Protestants than for Catholics at rentals of under $15. On the other hand, the *deficit* is much larger for Protestants than for Catholics at rentals of $60 and over.

Rent Paid by Couple. The relation of fertility to rental paid by the couple, Table 10, is essentially the same as that of fertility to rental value of the dwelling unit.[19] It may be stated, however, that the relative spread of the fertility rates by rent paid was not quite so wide as that found on the basis of rental value of the dwelling unit. Among the Protestant unions, for instance, the fertility rates for the $50-59 groups are virtually the same in the two sets of classifica-

[18] It is known that death rates in most cities vary inversely with rental, but the percentage variations in survival rates are small. Little is known about the relation between the divorce rate and rental in Indianapolis, but the supposition is that it, too, is inverse. It is probable that the birth rate to once-married couples required for population maintenance in Indianapolis varies inversely, but slightly, with rent.

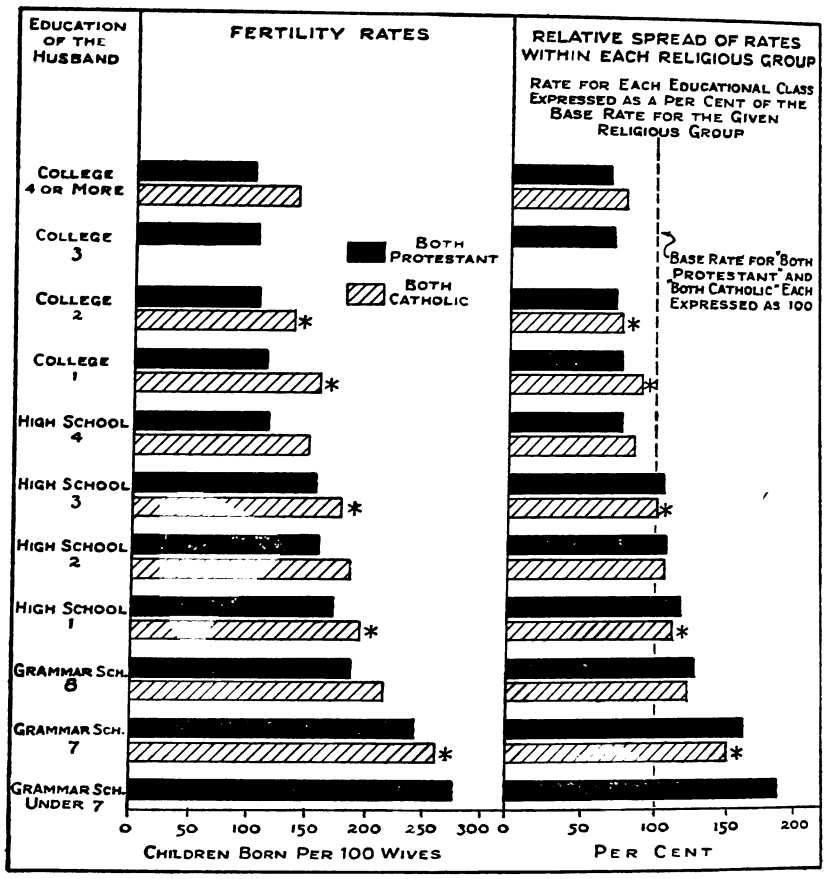
[19] The rent paid by couple generally differs from rental value of the dwelling unit only insofar as couples sharing costs of the dwelling unit are concerned. For owners and renters not sharing costs, the rental value of the dwelling unit was generally considered to be the rent paid by the couple. Exceptions were typified by a couple renting a whole house owned by relatives and paying less than commercial rent.

tions. The 612 couples reporting rental values of the dwelling unit of less than $10 per month, however, are considerably more fertile, on the average, than are the 954 couples reporting actual outlays of less than $10 per month. The latter group, of course, probably includes couples who live in homes of moderate or relatively high rental value but for family relationship reasons simply contribute something less than $10 per month toward the rent or upkeep of the house. This type of selection of secondary families would tend to lower the average fertility rate for the couples reporting payments of under $10, and this rate would be still lower if couples living with others but contributing nothing at all toward the rent or upkeep were included.

Table 10. Total number of children ever born per 100 wives 15-44 years of age, by rent paid by the couple and by religion of the couple. Rates standardized for age. Indianapolis Household Survey, 1941.

Rent Paid by Couple	Children Born per 100 Wives					Number of Wives				
	All Religions	Both Protestant	Both Catholic	Other and Unknown		All Religions	Both Protestant	Both Catholic	Other and Unknown	
				Total	Prot.-Cath. Mixed Mar.				Total	Prot.-Cath. Mixed Mar.
Total	149	147	173	132	133	41,498	33,215	4,492	3,791	2,413
$80 and Over	138	125	209*	139*	—	830	598	111	121	42
60–79	106	100	161*	97*	96*	1,813	1,373	212	228	106
50–59	93	90	121*	82*	75*	2,285	1,791	263	231	127
40–49	97	91	137	92	96*	5,021	3,884	653	484	296
35–39	117	112	159	114	110*	4,749	3,799	573	377	260
30–34	127	121	162	122	122*	5,185	4,075	675	435	299
25–29	149	145	188	133	136	5,675	4,515	667	493	346
20–24	174	173	198	152	152*	4,611	3,771	451	389	269
15–19	223	221	247	222	227*	5,161	4,313	430	418	276
10–14	255	262	233*	197	167*	3,345	2,813	226	306	189
Under $10	260	266	—	198*	—	1,110	954	52	104	62
Share—No Rent	93	94	—	—	—	798	628	75	95	68
Unknown						915	701	104	110	73

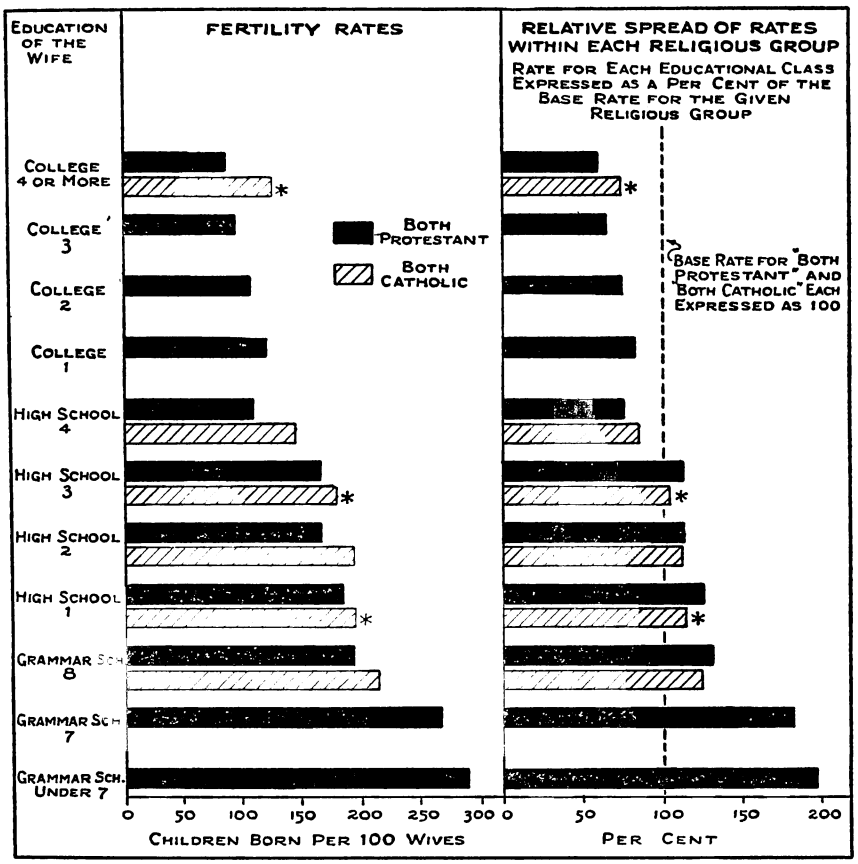
* Rate based on 100–299 wives. Rates based on fewer cases are not shown.



* Rate based on 100–299 wives. Rates based on fewer cases are not shown.

Fig. 8. Total number of children ever born per 100 wives 15-44 years of age, by educational attainment of the husband and by religion of the couple. Native-white couples in the Indianapolis Household Survey. Rates standardized for age. *See* Table 11.

Educational Attainment of the Husband and Wife. Advantage was taken of the opportunity to analyze fertility rates by educational attainment of the husband, by educational attainment of the wife, and by educational attainment of the couple. In considering each spouse separately, rather detailed subdivision by educational attainment can be made. Joint consideration necessitates the use of broader educational classes but affords the obvious advantage of knowing at least the broad class of educational achievement of both members



* Rate based on 100–299 wives. Rates based on fewer cases are not shown.

Fig. 9. Total number of children ever born per 100 wives 15-44 years of age, by educational attainment of the wife and by religion of the couple. Native-white couples in the Indianapolis Household Survey. Rates standardized for age. *See* Table 12.

of the marriage. In each of the three types of classifications the data are shown for all religions combined and for three broad groups separately.

Attention will first be given to classifications based upon the educational attainment of each spouse separately. As noted by comparing Figure 8 with Figure 9 (based on Tables 11 and 12), the general character of the relation between education and fertility is much the same regardless of whether educational attainment relates

Education of the Husband	Children Born per 100 Wives					Number of Wives				
	All Religions	Both Protestant	Both Catholic	Other and Unknown		All Religions	Both Protestant	Both Catholic	Other and Unknown	
				Total	Prot.-Cath. Mixed Mar.				Total	Prot.-Cath. Mixed Mar.
Total	149	147	173	132	133	41,498	33,215	4,492	3,791	2,413
College Total[1]	105	102	142	92	94	7,607	6,162	759	686	408
College 4 or More	102	99	137	91	89*	4,191	3,408	405	378	203
College 3	108	102	—	—	—	676	544	68	64	40
College 2	107	105	134*	99*	—	1,470	1,197	156	117	80
College 1	116	112	157*	—	—	1,052	847	106	99	67
High School Total[1]	134	130	161	124	130	21,937	17,326	2,578	2,033	1,378
High School 4	118	113	148	111	112	12,303	9,702	1,471	1,130	739
High School 3	156	155	176*	148*	147*	2,380	1,950	227	203	162
High School 2	160	157	185	138	146*	4,056	3,169	492	395	277
High School 1	175	171	195*	179*	200*	1,887	1,494	221	172	123
Grammar School Total[1]	204	206	220	174	163	11,154	9,114	1,079	961	591
Grammar School 8	187	188	213	151	147	8,174	6,623	845	706	457
Grammar School 7	243	241	260*	—	—	1,112	933	108	71	41
Grammar School Under 7	272	275	—	272*	—	1,356	1,152	90	114	59
Unknown						800	613	76	111	36

[1] Includes cases that could be coded only with reference to given broad educational class.
* Rate based on 100–299 wives. Rates based on fewer cases are not shown.

Table 11. Total number of children ever born per 100 wives 15-44 years of age, by educational attainment of the husband and by religion of the couple. Rates standardized for age. Indianapolis Household Survey, 1941.

to the husband or wife, and regardless of the religion of the couple. In each type of classification, increasing educational attainment tends to be accompanied by a lowering of fertility rates. The groups designated as "College 4+" (completed four or more years of college) are generally least fertile and those designated as "Grammar School under 7th" are most fertile.[20] This general pattern holds true for the Catholic as well as for the Protestant unions.

[20] The number of husbands or wives with less than 7th grade education is too small to warrant further subdivision. Although the actual figures presented below suggest a con-

(Continued on page 253)

Education of the Wife	Children Born per 100 Wives					Number of Wives				
	All Religions	Both Protestant	Both Catholic	Other and Unknown		All Religions	Both Protestant	Both Catholic	Other and Unknown	
				Total	Prot.-Cath. Mixed Mar.				Total	Prot.-Cath. Mixed Mar.
Total	149	147	173	132	133	41,498	33,215	4,492	3,791	2,413
College Total[1]	101	99	139	92	89*	5,187	4,383	367	437	228
College 4 or More	88	86	127*	78*	—	2,319	1,969	149	201	—
College 3	102	95	—	—	—	488	400	47	41	—
College 2	111	108	—	129*	—	1,269	1,081	85	103	—
College 1	120	120	—	—	—	962	810	72	80	—
High School Total[1]	133	131	160	115	119	26,141	20,723	3,048	2,370	1,604
High School 4	113	110	146	97	—	15,865	12,427	1,980	1,458	—
High School 3	166	166	179*	148*	—	2,595	2,164	224	207	—
High School 2	168	167	194	142	—	4,444	3,526	493	425	—
High School 1	184	184	196*	165*	—	2,300	1,868	240	192	—
Grammar School Total[1]	210	211	217	188	182	9,652	7,715	1,032	905	560
Grammar School 8	194	193	215	173	—	7,467	5,927	850	690	—
Grammar School 7	259	266	—	—	—	1,005	820	91	94	—
Grammar School Under 7	281	289	—	—	—	989	820	81	88	—
Unknown						518	394	45	79	21

[1] Includes cases that could be coded only with reference to given broad educational class.
* Rate based on 100–299 wives. Rates based on fewer cases are not shown.

Table 12. Total number of children ever born per 100 wives 15-44 years of age, by educational attainment of the wife and by religion of the couple. Rates standardized for age. Indianapolis Household Survey, 1941.

tinuation of the inverse relation of fertility to educational attainment *within* the under 7th grade group, it should be borne in mind that the small numbers delimit the statistical reliability of the rates and that, whatever the situation, relatively few urban native-white couples of childbearing age now report less than seven completed years of schooling.

Education	Based on Education of Husband		Based on Education of Wife	
	Children Born Per 100 Wives	Number of Wives	Children Born Per 100 Wives	Number of Wives
G.S. 6 Years	256	626	280	486
G.S. 5 Years	272	343	299	249
G.S. 4 Years	280	250	258	138
G.S. Under 4 Years	327	137	301	116

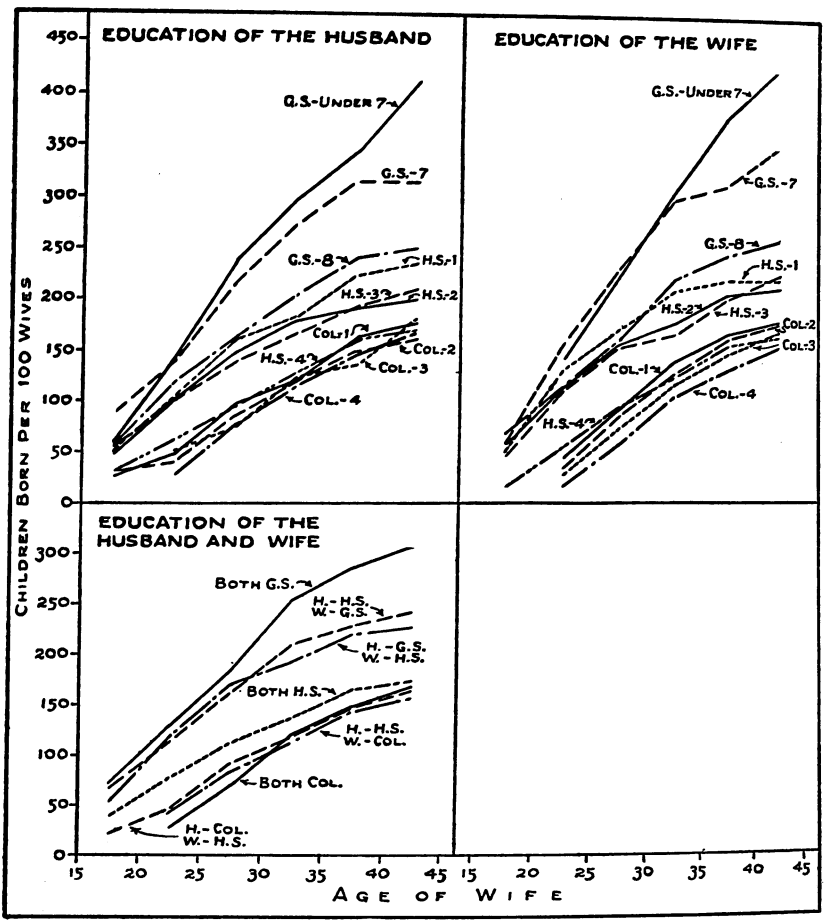


Fig. 10. Total number of children ever born per 100 wives, by age of wife and by educational attainment of the husband, the wife, and the couple. Native-white couples of all religions in the Indianapolis Household Survey. *See* Table 13.

The decline of the rate with successively higher years of schooling, however, is not of uniform magnitude. Surprisingly enough, the sharpest changes do not occur precisely at the transitions from grammar school to high school and from high school to college status. The largest proportionate differences in fertility rates of successive classes are those between the 7th and 8th grades and those between the H.S. 3 and H.S. 4 groups. Stated in another manner, the fertility rate for the G.S. 8 group is only a little higher than that for the H.S. 1 group. This holds true in classifications based upon

educational status of either the husband or the wife. Likewise, for both types of classifications, the H.S. 4 group is much less fertile than the H.S. 3 group. On the basis of the husband's education, the fertility rate of the H.S. 4 group is virtually the same as that of the College 1 group. Wives in this sample who themselves reported completion of high school are even less fertile than those reporting completion of only one year of college. The above observations apply to the total sample and to the Protestant couples considered separately. Whatever may be the cause, in this sample, at least, the fertility rates of the H.S. 4 groups are more similar to the College 1, 2, and 3 rates than to the H.S. 1, 2, and 3 rates. Likewise, the G.S. 8 fertility rates are closer to the H. S. 1, 2, and 3 rates than to the rates for groups below 8th grade status.

The age-specific fertility rates shown in the top section of Figure 10 (based on Table 13) bear out the above generalization. Furthermore, they suggest that the above described clustering of specific educational classes with respect to fertility level occurs early in married life. On the basis of either the education of the husband or that of the wife, three rather distinct clusterings are visible. Throughout the entire childbearing span the people of college status and the high school graduates are characterized by low levels of fertility. In the intermediate group are the grammar school graduates and those who completed 1-3 years of high school. In conspicuously the highest position with respect to fertility are those who never completed grammar school.

Despite the similarities in pattern, it will be noted that the classification on the basis of the wife's education yields slightly sharper fertility differentials than does that on the basis of the husband's education. A wider range from lowest to highest fertility rates is exhibited in the classification on the basis of the wife's education. Also, when the education of the husband is considered, little in the way of internal variation in fertility rates is found within the college group. In the classification on the basis of the wife's education,

Table 13. Total number of children ever born per 100 wives, 15-44 years of age, by age of wife and by educational attainment of the husband, the wife, and the couple. Data relate to couples of all religions. Indianapolis Household Survey, 1941.

Age of Wife	Total	Col. 4+	Col. 3	Col. 2	Col. 1	H. S. 4	H. S. 3	H. S. 2	H. S. 1	G. S. 8	G. S. 7	G. S. Under 7
	Children Born per 100 Wives, by Education of the Husband											
Total 15-44[1]	149	102	108	107	116	118	156	160	175	187	243	272
15-19	44	—	—	31*	26*	31	52	49	52	57	89*	60*
20-24	80	29	52	42	50	63	105	107	108	120	143	143
25-29	120	77	76	88	98	96	140	149	162	164	218	240
30-34	161	117	125	122	123	129	167	180	184	205	272	297
35-39	202	148	137*	150	165	161	194	192	225	241	315	344
40-44	224	170	183*	163	179	171	210	201	236	250	314	411
	Children Born per 100 Wives, by Education of the Wife											
Total 15-44[1]	149	88	102	111	120	113	166	168	184	194	259	281
15-19	44	—	—	—	—	17	48	58	52	68	60*	—
20-24	80	18	29*	35	47	56	113	116	132	118	156*	141*
25-29	120	60	75	87	95	96	158	159	172	163	233	226
30-34	161	106	120	128	140	126	167	178	211	223	301	307
35-39	202	133	149*	163	168	156	204	207	220	246	314	383
40-44	224	156	170*	174	182	165	225	213	221	260	353	430
	Children Born per 100 Wives, by Education of the Couple											
	Total	Both Col.	Hus. H. S. Wife Col.	Hus. Col. Wife H. S.	Both H. S.	Hus. G. S. Wife H. S.	Hus. H. S. Wife G. S.	Both G. S.				
Total 15-44[1]	149	101	102	107	127	178	184	223				
15-19	44	—	—	21*	39	53	65	71				
20-24	80	27	42	46	77	118	113	131				
25-29	120	72	84	91	113	171	162	185				
30-34	161	119	112	118	137	193	213	255				
35-39	202	147	143	147	164	220	229	287				
40-44	224	168	156	164	171	226	241	308				

[1] Rates for totals are standardized for age.
* Standardized rate based on 100–299 cases, or age-specific rate based on 25–99 wives. Respective types of rates based on fewer cases are not shown. *See* Appendix C for numerical distribution.

however, there is a sharp increase in fertility rates with decrease in the number of reported years at college.[21] This type of difference is also brought out interestingly in the top sections of Figure 10. It will be noted that on the basis of the husband's education the age-specific rates for the four college groups are virtually undifferentiated. On the basis of the wife's education, however, the rates for the several college groups fall nicely into their characteristic order throughout all ages of the childbearing span.

Refinements of the above nature, of course, are lost in the consolidations into broad educational classes. However, several points of interest emerge from the rates for the broad educational groups. Within each religious group the average fertility rate for all wives who are themselves of college status (completed at least one year of college)[22] is just a little lower than the rate for all wives whose husbands are of college status. Similarly, there is virtually no difference between the average rate for all wives of high school status and that for wives whose husbands are of high school status. The average rate for all wives of grammar school status is but little higher than that for all wives whose husbands are of grammar school status.

The range of the fertility rates from that of the college to grammar school and under 7th grade groups is increased somewhat when the educational attainment of both the husband and wife is taken into account. (*Cf.* Tables 11, 12, 14.) But this greater range is due almost entirely to the higher rate observed for the "Both Grammar School" than for "Wife Grammar School" or "Husband

[21] The factor of age at marriage accounts largely for this type of contrast. The assumption that number of years spent by husbands in college bears less directly on *age of wife at marriage* than does number of years spent at college by the wives themselves, led to a side analysis in which the rates by educational status of the husband were standardized according to the age-at-marriage distributions within the "education of wife" categories. This resulted in an increased internal differentiation of fertility rates within the college group on the basis of the husband's education.

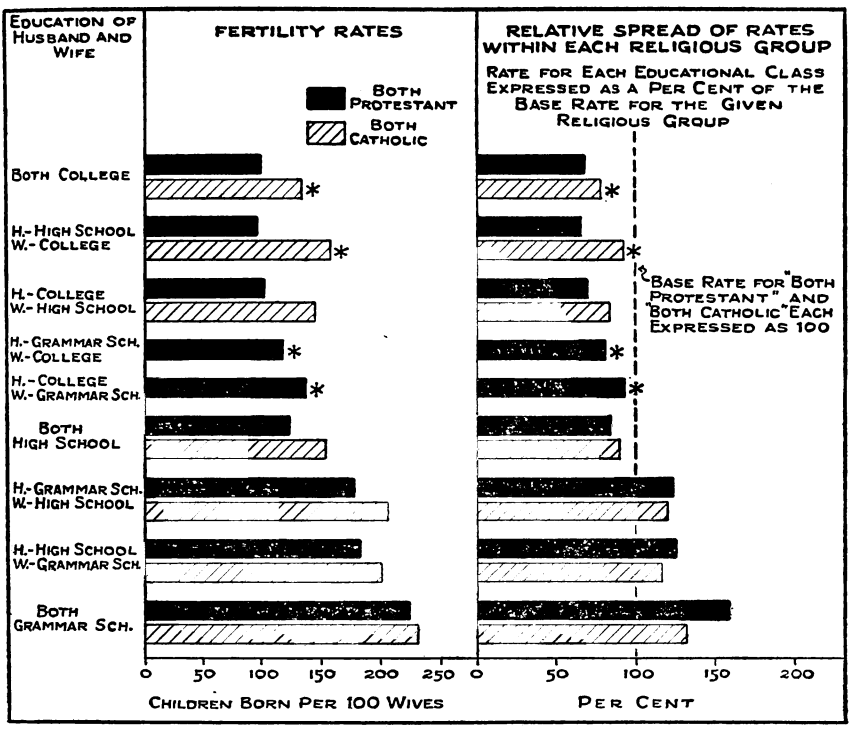
[22] It should be pointed out that since the educational data collected in the household survey (like those of the 1940 Census) relate to *completed years* of schooling or *highest grade completed*, the consolidated "College Total" group, for instance, excludes individuals who entered college but left before the completion of the first year.

Grammar School" groups. The average rate for couples classified as "Both College" is the same as that for the "Wife College" group and only a little lower than that for the "Husband College" group. Likewise the average fertility rate for the "Both High School" group is only a little lower than that for the "Wife High School" or for the "Husband High School" group.

Table 14. Total number of children ever born per 100 wives 15-44 years of age, by educational attainment and religion of the couple. Rates standardized for age. Indianapolis Household Survey, 1941.

Education of Husband and Wife	Children Born per 100 Wives					Number of Wives				
	All Religions	Both Protestant	Both Catholic	Other and Unknown		All Religions	Both Protestant	Both Catholic	Other and Unknown	
				Total	Prot.-Cath. Mixed Mar.				Total	Prot.-Cath. Mixed Mar.
Total	149	147	173	132	133	41,498	33,215	4,492	3,791	2,413
Both College	101	99	134*	83*	80*	3,669	3,126	247	296	154
Husband High—Wife College	102	96	158*	105*	—	1,315	1,086	101	128	65
Husband College—Wife High	107	102	144	96	101*	3,698	2,858	474	366	239
Husband Gram—Wife College	119*	117*	—	—	—	188	159	17	12	8
Husband College—Wife Gram.	139*	137*	—	—	—	228	170	37	21	13
Both High School	127	123	154	114	117	17,811	14,085	2,130	1,596	1,094
Husband Gram—Wife High	178	179	206	138	141*	4,437	3,635	423	379	257
Husband High—Wife Gram.	184	182	200	178	189*	2,784	2,136	343	305	216
Both Grammar School	223	224	230	197	181	6,497	5,290	639	568	326
Both Under 7th Grade	325	331	—	—	—	*357*	*302*	*20*	*35*	*11*
Remainder of "Both Grammar School"	217	218	230	188	173	*6,140*	*4,988*	*619*	*533*	*315*
One or Both Unknown						871	670	81	120	41

* Rate based on 100–299 wives. Rates based on fewer cases are not shown.



* Rate based on 100–299 wives. Rates based on fewer cases are not shown.

Fig. 11. Total number of children ever born per 100 wives 15-44 years of age, by educational attainment and religion of the couple. Native-white couples in the Indianapolis Household Survey. *See* Table 14.

The fertility rates of marriages in which the husbands and wives fall into different broad educational classes are perhaps of some special interest from a sociological standpoint. There is a slight suggestion that among Protestant couples the education of the wife exerts a little stronger pull toward the general inverse association between fertility and education than does the schooling of the husband. For instance, the fertility rate for the "Husband College—Wife High School" group is a few points higher than that for the "Husband High School—Wife College" group, Figure 11. Similarly, the rate for the "Husband High School—Wife Grammar School" combination is a little higher than that for the "Husband Grammar School—Wife High School" unions. Larger differences

in the same direction are found in the small groups in which there are wider gaps between the educational attainment of the husband and wife. Thus, among Protestant couples the "Husband College—Wife Grammar School" marriages are about 17 per cent more fertile than the "Husband Grammar School—Wife College" unions. It should be emphasized, however, that, except in the latter instances, the differences between the rates considered are small and that among Catholic couples they run in the opposite direction. Furthermore, it is quite likely that if, among Protestants, the education of the wife really has any closer bearing on the fertility of the couple than does education of the husband, the situation could be accounted for in part by the factor of age at marriage. The general question of relative influence of the husband and wife will be more fully explored when the data secured in the intensive study become available.

Age-specific fertility rates are shown for the "Both College," "Both High School," and "Both Grammar School" couples, by religion, in Table 15 and Figure 12. The characteristic alignment of these broad educational classes with respect to fertility persists within each religious group and at each age. An interesting point revealed by Figure 12, however, is that despite the conspicuously low fertility rate of the "Both College" group as compared with the "Both High School" group during the early and middle period of the childbearing span, at ages 40-44 the rate for the college group is about as high as, or higher than, that for the high school group. This holds true for the total sample and for the Protestant and Catholic couples considered separately. It is possible that this situation reflects a greater tendency of the college couples to space their children. Whatever the interpretation may be, it is of interest that despite any disadvantage that may have existed with respect to later age at marriage, the completed families of the college couples in this sample are as large as those of the couples of high school status.

Table 15. Total number of children ever born per 100 wives, by age of wife and by broad educational attainment and religion of the couple. Indianapolis Household Survey, 1941.

Religion of the Couple and Age of Wife	Children Born per 100 Wives			Number of Wives		
	Both College	Both High School	Both Grammar School	Both College	Both High School	Both Grammar School
All Religions						
Total 15–44[1]	101	127	223	3,669	17,811	6,497
15–19	—	39	71	18	1,110	170
20–24	27	77	131	460	4,644	568
25–29	72	113	185	856	4,626	779
30–34	119	137	255	975	3,372	1,221
35–39	147	164	287	765	2,318	1,818
40–44	168	171	308	595	1,741	1,941
Both Protestant						
Total 15–44[1]	99	123	224	3,126	14,085	5,290
15–19	—	39	76	17	942	139
20–24	29	78	127	396	3,729	471
25–29	68	113	192	704	3,633	643
30–34	119	130	262	816	2,619	990
35–39	145	157	286	675	1,789	1,478
40–44	166	164	305	518	1,373	1,569
Both Catholic						
Total 15–44[1]	134*	154	230	247	2,130	639
15–19	—	38*	—	—	73	4
20–24	—	79	153*	22	428	32
25–29	100*	120	147*	68	579	53
30–34	142*	180	241	71	458	128
35–39	214*	209	319	49	339	193
40–44	232*	224	351	37	253	229
Protestant-Catholic Mixed Marriages						
Total 15–44[1]	80*	117	181	154	1,094	326
15–19	—	39*	—	—	66	8
20–24	21*	72	127*	28	345	26
25–29	73*	106	177*	40	295	43
30–34	120*	136	167*	46	191	61
35–39	80*	141	245*	25	120	86
40–44	—	153*	243	15	77	102

[1] Rates for totals are standardized for age.
* Standardized rate based on 100–299 wives, or age-specific rate based on 25–99 wives. Respective types of rates based on fewer cases are not shown.

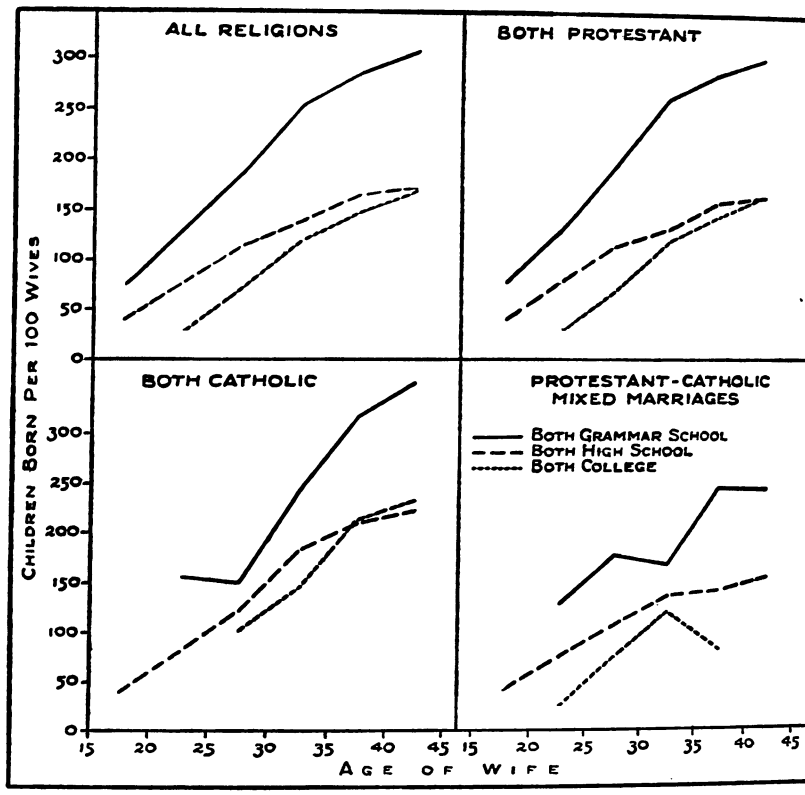


Fig. 12. Total number of children ever born per 100 wives, by age of wife and by educational attainment and religion of the couple. Native-white couples in the Indianapolis Household Survey. *See* Table 15.

Educational Differentials in Fertility by Religion. On the general question of educational differentials in fertility by religion the following points may be made. First, at each educational level the fertility rate of Catholic couples surpasses that of Protestant couples. Second, for the educational classes in which the data approach adequacy, the rates for the Protestant-Catholic mixed marriages generally fall below those for the Protestant unions. Third, despite similarities of pattern, the internal variations in fertility by educational attainment are wider and more pronounced among Protestant than among Catholic unions. This fact is graphically expressed in the right-hand sections of Figures 8, 9, and 11. The relative variations by education of the wife may be taken as an example. The

fertility rate for the Protestant wives of college status is found to be 33 per cent below the base rate (*see* footnote 13) for all Protestant couples. The rate for wives of grammar school status is 44 per cent above the same base rate. Among Catholics, the fertility rates for these two educational groups are, respectively, only 19 per cent below and 26 per cent above the base rate for Catholic unions.

Related to the above situation is the fact that the proportionate excess of the rate for Catholic couples over that for Protestant couples tends to decrease with lowering of educational status. Thus, on the basis of the husband's education, at the college level, the Catholic marriages are 39 per cent more fertile than the Protestant marriages. At the high school level they are 24 per cent more fertile, and at the grammar school level they are 7 per cent more fertile. On the basis of the wife's education, the corresponding percentage excesses of the Catholic fertility rates over those for the Protestants are 40 for the college level, 22 for the high school, and 3 for the grammar school level. Catholic unions in which both husband and wife are of college status are 35 per cent more fertile than Protestant unions of comparable education. The Catholic "Both High School" rate is 25 per cent higher than the Protestant "Both High School" rate. Catholic unions in which neither member has gone beyond grammar school are only 3 per cent more fertile than Protestant unions of a similarly meager amount of schooling.

Situations analogous to the above were discussed earlier insofar as groupings by rental are concerned (pp. 242-243). They collectively suggest that at the lowest rungs of the socio-economic ladder, contraceptive practice may not be much more prevalent among Protestants than among Catholics. Although the present data afford no direct evidence on the point, the supposition is that with improved economic or educational status Protestant unions adopt these practices with greater frequency than do Catholic unions.

Referring again to the number of births per 100 couples needed to maintain a stationary population (280 to 320 for Protestant and

255 to 295 for Catholic couples with the wife aged 40 to 44), the deficit is large for the "Both College" and "Both High School" groups of Protestant and Protestant-Catholic couples. For Catholic couples of these educational attainments there is also a deficit, but it is small. In the "Both Grammar School" group, the births to Protestant couples approximate the maintenance figure, but births to Protestant-Catholic couples are well below it, and births to Catholic couples are well above it. (See Table 15.)

Differential Fertility by Region of Birth

The state-of-birth data obtained in the household survey were utilized for establishing the following classes:

Husband and wife born in North
Husband born in North—Wife born in South
Husband born in South—Wife born in North
Husband and wife born in South

Since most of the southern-born whites in Indianapolis are Protestants, the comparisons of fertility rates by region of birth[23] are restricted mainly to the "Both Protestant" group.

As indicated in Table 16, among Protestant native-white marriages the standardized fertility rate by region of birth is lowest for the "Both North" group and highest for the "Both South" group. The "Husband North—Wife South" marriages are substantially less fertile than the "Husband South—Wife North" unions. This order of fertility rates of Protestant couples holds true at all ages of the childbearing span, but the variations are not of much consequence before age (of wife) 20. Throughout all ages the northern-born Jewish couples are least fertile of all. The fertility rate of the

[23] Census usage was followed in the consignment of specific states to the "South" category. The "North" category could be more precisely designated as "North or West," since it includes all nonsouthern states. The "South" group is heavily represented by natives of Kentucky and Tennessee; the "North" group by natives of Indiana, Ohio, and Illinois.

Age of Wife	Both Protestant				Both Catholic and Both North	Both Jewish and Both North
	Both North	H. North W. South	H. South W. North	Both South		
	Children born per 100 wives					
Total 15–44[1]	141	157	173	206	171	115
15–19	43	44	46	64*	41*	—
20–24	78	89	98	101	81	49*
25–29	116	136	146	147	127	83*
30–34	151	161	188	229	189	126*
35–39	188	214	226	297	240	184*
40–44	209	223	255	316	272	162*
	Number of wives					
Total 15–44	25,453	2,103	2,408	2,322	3,899	347
15–19	1,106	128	149	96	79	3
20–24	4,969	378	449	404	557	55
25–29	5,480	472	532	460	900	96
30–34	5,159	459	536	500	896	88
35–39	4,618	369	416	475	795	63
40–44	4,121	297	326	387	672	42

[1] Rates for totals are standardized for age.
* Age specific rate based on 25–99 wives. Rates based on fewer cases are not shown.

Table 16. Total number of children ever born per 100 wives, by age of wife, and by birth region and religion of the couple. Indianapolis Household Survey, 1941.

northern-born Catholic couples falls about midway between that of the northern-born Protestant couples and that of the southern-born Protestant couples. (See Figure 13.)

The order of fertility rates by region of birth of Protestant couples in this study is similar to that found by Thompson for Butler County, Ohio. On the basis of the fact that the "Husband North—Wife South" couples were less fertile than the "Husband South—Wife North" couples in Butler County, Thompson suggested the hypothesis that "the attitude of the husband towards the control of the size of the family is fully as important as, probably more im-

portant than, that of the wife."[24] Although the Indianapolis household survey data suggest that birth region of the husband bears a closer relation to size of family than does birth region of the wife, for the "Both North" they cannot be used to support any further generalization that the attitude of the husband is predominant in determining size of family. We have already noted, for instance, the suggestion of a somewhat closer relation of fertility to education of wife than to education of husband.[25]

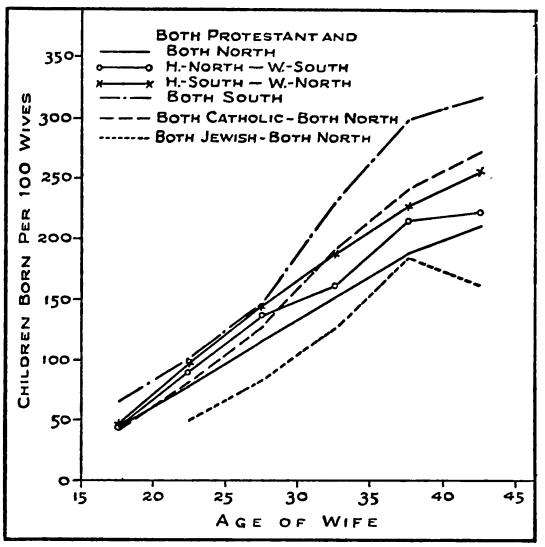


Fig. 13. Total number of children ever born per 100 wives, by age of wife and by birth-region and religion of the couple. Native-white couples in the Indianapolis Household Survey. *See* Table 16.

The difference between the fertility rates and "Both South" Protestant couples is due in large part to the higher economic status of the former group. Thus, the fertility rate, standardized for age but regardless of rental value, is 46 per cent higher for the "Both South" than for the "Both North" group. Within no specific rental-value class for which the comparison can be made, however, (*see* Table 17) is the excess as much as 20 per cent. This also holds true with reference to available comparisons within similar educational classes listed in Table 18.

[24] Thompson, Warren S., *et al.*: Average Number of Children Per Woman in Butler County, Ohio, 1930. A Census monograph prepared in cooperation with the Scripps Foundation for Research in Population Problems. U. S. Bureau of the Census, Washington, 1941, p. 51.

[25] A side analysis of the Indianapolis material indicated that ages at marriage were a little, but not substantially, later for the "Husband North—Wife South" than for the "Husband

(Continued on page 267)

Rental Value of Dwelling Unit	Children Born per 100 Wives					Number of Wives				
	Both Protestant				Both Catholic and Both North	Both Protestant				Both Catholic and Both North
	Both North	H. North W. South	H. South W. North	Both South		Both North	H. North W. South	H. South W. North	Both South	
Total	141	157	173	206	171	25,453	2,103	2,408	2,322	3,899
$80 and Over	119	—	—	—	—	508	30	22	15	97
60–79	98	—	—	—	163*	1,199	61	63	39	197
50–59	91	—	—	—	123*	1,574	88	80	44	244
40–49	91	86*	108*	108*	137	3,393	210	232	128	596
35–39	112	129*	111*	130*	160	3,270	202	253	141	535
30–34	121	138*	123*	138*	160	3,441	246	250	210	612
25–29	144	141	158	161	191	3,668	312	348	310	578
20–24	171	175*	195	198	194	2,756	282	326	356	377
15–19	221	205	225	263	249	2,900	347	399	550	343
10–14	275	261*	303*	287	234*	1,608	222	288	394	162
Under $10	289	—	—	294*	—	372	59	73	100	27
Unknown						764	44	74	35	131

* Rate based on 100–299 wives. Rates based on fewer cases are not shown.

Table 17. Total number of children ever born per 100 wives 15-44 years of age, by rental value of dwelling unit and by birth region and religion of the couple. Rates standardized for age. Indianapolis Household Survey, 1941.

Unlike the Butler County data previously referred to, the present materials afford no indication that the proportionate excess of the fertility of southern-born couples over that of northern-born couples is most pronounced at the lowest economic levels, or that it tends to disappear at highest economic levels. In fact, the two lowest proportionate excesses of the fertility rate of Protestant southern-born couples over Protestant northern-born couples are those for the two lowest rental-value classes. It is true that the samples are small for southern-born couples reporting rental values of less than $15. On the other hand, the highest proportionate excess (19 per cent) is found for both the $15-19 and the $40-49 rental-value groups. The

South—Wife North" group. This is probably associated with the premarital migration of women in the former group. The median bridal age of the "Both South" group was conspicuously low, but in these cases larger proportions of the marriages were doubtless contracted in the South, before migration, than was the case for the "Husband North—Wife South" group.

former group, of course, can be regarded as one of very low economic status, but the latter represents the highest economic status for which the comparisons are available. Between these two rental-value groups the excess of the fertility rate of southern-born Protestant couples over that of northern-born Protestant couples ranges from 12 to 16 per cent.

Similarly, within the limits of the comparisons available (Table 18) there appears to be little in the way of systematic variation by educational attainment in the proportionate excess. Among Protestant couples of "Both High School" status, the southern born are

Table 18. Total number of children ever born per 100 wives 15-44 years of age, by educational attainment, birth region, and religion of the couple. Rates standardized for age. Indianapolis Household Survey, 1941.

Education of Husband and Wife	Children Born per 100 Wives					Number of Wives				
	Both Protestant				Both Catholic and Both North	Both Protestant				Both Catholic and Both North
	Both North	H. North W. South	H. South W. North	Both South		Both North	H. North W. South	H. South W. North	Both South	
Total	141	157	173	206	171	25,453	2,103	2,408	2,322	3,899
Both College	99	98	97*	—	137*	2,686	139	126	77	207
Husb. High—Wife College	96	—	—	—	—	924	41	62	46	94
Husb. College—Wife High	101	104*	128*	—	144	2,462	140	137	76	444
Husb. Gram.—Wife College	117*	—	—	—	—	129	3	13	14	14
Husb. College—Wife Gram.	137*	—	—	—	—	122	19	13	12	31
Both High School	124	116	140	141	155	11,574	807	769	448	1,873
Husb. Gram.—Wife High	180	176*	181	173	203	2,518	211	557	319	369
Husb. High—Wife Gram.	180	176*	190*	212*	196*	1,545	266	143	168	290
Both Gram. School	219	219	236	251	218	3,128	438	524	1,098	526
Both Under 7th Grade	314*	—	—	351*	—	*105*	*27*	*25*	*143*	*14*
Remainder of "Both Gram."	215	212	233	237	220	*3,023*	*411*	*499*	*955*	*512*
One or Both Unknown						365	39	64	64	51

* Rate based on 100–299 wives. Rates based on fewer cases are no shown.

14 per cent more fertile than the northern born. The excess is 15 per cent for "Both Grammar School" couples and 12 per cent for "Both Under 7th Grade" couples. It should be emphasized that the samples permit no comparisons at the very highest rental-value and educational levels. On the basis of what is available, however, one cannot make the type of generalization that was made for the Butler County material, that is, "low economic status favored the retention of those social and cultural differences between north-born and southborn people in this County which make for differences in fertility, while good economic status tended to reduce the fertility of all groups, classes, and marriage combinations to a common level."[26]

Among the Protestant couples with the wife aged 40 to 44, only the southern born have enough children (316 per 100 couples) to meet approximately the requirement for maintaining a stationary population. The group "Husband South—Wife North" falls below the replacement level by 10 to 20 per cent, the group "Husband North—Wife South" by 20 to 30 per cent, and the group "Both North" by 25 to 35 per cent. (See Table 16).

Relation to Subsequent Reports

In addition to contributing to what is known about fertility differentials, particularly those between religious groups, the information available from the household survey provides a frame of reference for the detailed investigation which followed it. In the total household survey there is an average of 224 children per 100 wives 40-44 years of age, or around 20 to 30 per cent less than the number necessary for population maintenance. For the more favored economic and educational groups—whose people are most able to provide their children with most of the things thought desirable to a proper upbringing—the deficit is much larger, whereas for the less favored economic and educational group it is much smaller,

[26] Thompson, Warren S., *et al.*: *Ibid*, p. 11.

and in some cases there is even a surplus. As mentioned earlier, the detailed investigation was confined to native-white Protestant couples in which both husband and wife had completed grammar school. The generally low fertility rate of such a group can in a sense be regarded as that toward which all urban groups are approaching. Clearly, then, the intensive study deals with a group of particular interest to those concerned with the falling national birth rate, the changes in quality which it may be causing, and the possible need for a population policy in the future.

Although this report has presented only the average number of live births to couples in various religious, rental, and educational groups, the proportion of couples in each of these groups which has zero, one, two, or other numbers of children is available. A later report will deal with these data for the couples considered here. Subsequently, the analysis of the smaller number of detailed schedules should throw light on the reasons why some of the couples in a particular group have one child or none at all while others have three or four.

Summary

In the summer of 1941 virtually every white household in Indianapolis was visited for the purpose of identifying couples that would meet specific requirements for inclusion in a subsequent intensive study of social and psychological factors affecting fertility.

Regardless of whether they were found to qualify for inclusion in the subsequent intensive study, all of the contacted native-white married couples with wife under 45 were asked to supply the few descriptive facts which form the basis for the present analysis of differential fertility by religion and other characteristics.

In this group, Catholic couples are 18 per cent more fertile on the average than Protestant unions. Mixed Protestant-Catholic marriages on the other hand are 10 per cent less fertile than Protestant unions. Jewish couples constitute a small sample but these are the

least fertile group; they are 25 per cent less fertile on the average than the Protestant couples.

In general, the traditional inverse relation of fertility to socio-economic status is found for both Protestant and Catholic marriages. This is true in the analysis of fertility by rental value of the dwelling unit, rent paid by the couple, and educational attainment of the husband and wife.

An exception to the inverse relation occurs within the upper rental-value brackets. Above the $50-59 rental group the fertility rates increase with rising rental level. The home owners appear to be mainly responsible for this reversal, but among the renters there is at least a distinct leveling off of the fertility rates with increase of rental value, within the upper rental-value brackets.

Although the relation of fertility to socio-economic status follows the same general pattern within the Catholic as within the Protestant groups, the relative range of the internal variations is much less pronounced in the Catholic group. For instance, among Protestant unions the fertility rate for the $50-59 group is 40 per cent below, and that for the $10-14 group is 85 per cent above, the base rate for all Protestant unions. Among Catholic unions the fertility rates for these two rental-value classes are respectively 34 per cent below and 32 per cent above the base rate for all Catholic unions. (In each case the base rate is adjusted to the internal distribution of the total sample with respect to rental value.)

Although the fertility rates of Catholic couples tend to exceed those of Protestant couples at most socio-economic levels, this may not be true at the lowest rental-value levels. At all events, the proportionate excess of the fertility rates of Catholic couples definitely tends to decrease with lowering of socio-economic status. Thus, at rental-value levels of $80 and over, the rate for Catholics is 43 per cent higher than that for Protestants. At the $15-19 rental-value level, it is only 12 per cent higher. On the basis of the wife's education, the fertility rate for Catholic couples exceeds that for Protes-

tant couples by 40 per cent at the college level, but by only 3 per cent at the grammar school level. On the basis of the husband's education, the comparable figures are 39 per cent and 7 per cent. Catholic couples of "Both College" status are 35 per cent more fertile than Protestant couples of comparable education. On the other hand, the fertility rate for Catholic couples of "Both Grammar School" status is only 3 per cent higher than that for Protestant couples of this same limited education.

The classification of Protestant unions by birth region of the husband and wife yields lowest fertility rates for the northern-born couples and highest rates for the southern-born couples.

The number of children ever born per 100 wives 40-44 in the sample may be interpreted in terms of the requirements for permanent replacement of a population through births. By religion, only the Catholic couples in the sample appear to be characterized by an average rate approximating this requirement. The observed rate for wives 40-44 in Protestant unions in the sample is from one-fifth to one-third below replacement requirements and the deficit is even larger for Jewish couples and for Protestant-Catholic mixed marriages.

For both Catholic and Protestant unions in the upper rental and educational classes, the fertility rates of wives 40-44 are below replacement requirements but the deficits are generally larger for the Protestants than for the Catholics. Among all Protestant couples in which the wife was 40-44 and in which both the husband and wife had completed at least one year of high school, the fertility rate is approximately 40-48 per cent below that required for permanent replacement of the group through births. The urban Protestant couples of this moderate or higher amount of education are, by virtue of their proportionate importance, mainly responsible for the low fertility rates of urban areas. It is this group to which the intensive study of social and psychological factors affecting fertility is restricted. Reports on the intensive data will appear later.

Appendix A

TESTS FOR COMPLETENESS OF COVERAGE AND ACCURACY OF CERTAIN DATA IN THE HOUSEHOLD SURVEY

Completeness of Coverage. The best idea of the completeness of coverage in the survey may be obtained by comparing the number of dwelling units listed by the canvassers with the number reported in the 1940 Census. The definitions of "dwelling unit" used in the Census and in the survey are very similar.[1] It must be kept in mind, however, that most of the Census schedules were filled out in April and the remainder in May, 1940, whereas most of the survey schedules were filled out in June, July, and August of 1941, and the remainder in March, April, and May of that year. During the eleven to fifteen months between the two undertakings the population of Indianapolis increased substantially because of the rapid expansion of defense work in local industries. Many dwellings were built in this period, and many older houses were remodeled into multiple dwelling units.

A second factor complicating the comparison is the omission from the survey of the blocks in which Negroes were living in 91 per cent or more of the occupied dwelling units according to the 1939 Real Property Inventory of the WPA. In all other blocks, however, an effort was made to fill out a schedule for each dwelling unit occupied by, or available for the occupancy of, white persons.

Another type of omission from the survey should also be noted here. The managers of eight apartment hotels claimed that their leases prevented them from letting any uninvited person call on their tenants; hence they refused admittance to the survey field workers. In three of the buildings, according to managers' statements, there was a total of 133 dwelling units, 73 of which were occupied by married couples, the wife under 45. It is estimated that in

[1] *Census Definition:* "A dwelling unit is defined as the living quarters occupied by, or intended for occupancy by, one household. A dwelling unit may be a detached house; a tenement, flat, or apartment in a larger building (an apartment house, an apartment hotel, or section of a hotel devoted entirely to apartment rather than transient use); or a room in a structure used primarily for business or other nonresidential purposes. It may be a tourist cabin, trailer, railroad car, boat, etc., if occupied by persons having no other place of residence." U. S. Bureau of the Census: Population and Housing, Statistics for Census Tracts. Indianapolis, Ind., and Adjacent Area, 1940. Washington, U. S. Government Printing Office, 1942, p. 2.

Household Survey Definition: "A dwelling unit consists of living quarters with housekeeping arrangements. It may be an entire house, or part of a house, such as an apartment, flat, or 'light house-keeping' rooms with cooking facilities. Dwelling units may be located in stores, factories, and shops, or in garages, trailers, and houses on the back of lots. A house originally designed for one dwelling unit may have been remodeled to provide several units." Household Survey of Indianapolis. Instructions to Canvassers. (Mimeographed)

the eight buildings there were between 300 and 400 dwelling units altogether, and 150 to 200 married couples with the wife under 45. The Census enumerators, of course, were given access to these buildings.

According to the survey schedules there were 102,877 dwelling units occupied by white persons, as against 97,749 reported by the Census. Vacant dwelling units available for white occupancy listed in the survey numbered 2,595, whereas 4,178 vacant dwelling units for sale or rent were reported in the Census. Since the Census showed 14,447 dwelling units to be occupied by Negroes (13 per cent of all occupied units) some of the 4,178 vacant dwellings should be classed as available for occupancy by Negroes rather than whites. If the proportion for Negroes is taken at the low figure of 4 per cent, there were approximately 4,000 available for whites. Adding the figures for occupied and vacant gives the total number of dwelling units for whites in Indianapolis as 105,472 according to the survey, and 101,749 according to the Census, a difference of about 3,700.

As emphasized above, part of the difference certainly is due to the new construction and remodeling that took place. Another important part may be due to a more careful interpretation in the survey of the definition of a "dwelling unit," particularly if it consisted of one-room or two-room "apartments" with some cooking facilities in a house which was built originally for one family. On the other hand, the difference would be larger if the canvassers had been allowed to fill out schedules for the 300 to 400 dwelling units in the eight apartment hotels referred to previously. Judging from the later interviews in which approximately 1.5 per cent of the survey schedules were checked, none of the difference can be explained by "padding" in the survey. For the purpose of this report, therefore, it must be concluded that the coverage of the survey was unusually complete.

Accuracy of Data. To obtain schedules for nearly all couples is easy of accomplishment compared with obtaining accurate replies. Even in a National Census such a simple matter as the number of young children in the dwelling unit is subject to a not unimportant error, not only in the United States but in other countries also. In 1940, over 6 per cent of the white children under 5 years of age were omitted from the Census. Among Negroes over 15 per cent of the young children were not counted. For the present study the first thing to be mentioned is the fact that a small number—a very small percentage—of the people in the 102,877 occupied dwelling units refused to answer the canvassers' questions. In most of these cases the canvassers were able to locate a neighbor who thought she knew enough about the couple to give approxi-

mately correct answers to most, if not all, of the few questions on the schedule. More important in its bearing on the accuracy of replies is the fact that in a larger number of cases the canvasser was unable to find anyone at home, even though several "call backs" were generally made. In most of these cases, too, the schedules were partially or completely filled out on the basis of information supplied by a neighbor, the landlady, or the apartment house manager. The combined effect of refusals and absences is that approximately 1 per cent of the schedules were too incomplete to be used for analytical purposes, while an additional 10 per cent of the schedules contained data supplied by a person not living in the dwelling unit concerned.

Because of the situation just described, and the unwillingness or inability of other respondents to recall accurately events which occurred in the past, it was realized that there would be inaccuracies in the data. To measure the extent of these errors a special punch card was prepared for a comparison of certain data on the household survey schedules with the presumably more accurate data on the schedules filled out later in the more intensive interviews with about 1,500 women, most of whom were paid for their cooperation this second time. A detailed analysis based on tabulations of these punch cards will be presented in a later report but a few comparisons may be briefly considered here for the items age of wife, number of children ever born, education of the husband and wife, and monthly rental value of the dwelling unit.

The discrepancies of reports regarding age of wife are of small moment (*see* Appendix Table 1). Discrepancies exist for about 26 per cent of the

Appendix Table 1. Agreement between successive replies regarding age of wife.

Discrepancy in Age of Wife	Number	Per Cent
Total Answering in Both Household Survey and Later Intensive Study	1,500	100.0
No Discrepancy	1,116	74.4
Age in Household Survey Lower by:		
1 Year	142	9.5
2 Years	34	2.3
3–4 Years	15	1.0
5 or More Years	17	1.1
Age in Household Survey Higher by:		
1 Year	138	9.2
2 Years	21	1.4
3–4 Years	9	0.6
5 or More Years	8	0.5

Discrepancy in Number of Children Born	Number	Per Cent
Total Answering in Both Household Survey and Later Intensive Study	1,480	100.0
No Discrepancy	1,414	95.5
Number in Household Survey Lower by:		
1 Child	38	2.6
2 Children	2	0.1
3–4 Children	1	0.1
Number in Household Survey Higher by:		
1 Child	19	1.3
2 Children	4	0.3
3–4 Children	2	0.1

Appendix Table 2. Agreement between successive replies regarding total number of children ever born.

1,500 women supplying this item of information the second time, but over three-fourths of them are of only one year. These are divided approximately equally between presumable understatements and overstatements in the household survey. In only about 3 per cent of the cases is the discrepancy as much as three years.

The analysis of discrepancies between the household survey and the more intensive follow-up with respect to total number of children ever born is of particular interest. As indicated in Appendix Table 2, of 1,480 couples supplying this information for the second time, identical reports in the two series are found for 1,414 or 95.5 per cent. Thus, there are discrepancies in only 4.5 per cent of the cases and these are accounted for mainly by presumable understatements and overstatements of only one child in the household survey. Altogether, discrepancies to the extent of more than one child occur in less than 1 per cent of the cases.

Discrepancies between the original and the follow-up data regarding years of schooling completed by the husband and wife occur with approximately the same frequency and magnitude as those pertaining to age of wife (*see* Appendix Table 3). In 28 per cent of the cases there are discrepancies regarding the *husband's* education and in 23 per cent of the cases the two reports regarding the *wife's* education do not agree precisely. However, in both instances approximately half of the discrepancies are those of only one grade in grammar school, or one year in high school or college.

The discrepancies between the two sets of data on rental value of the dwelling unit are more frequent and larger than those pertaining to the other items

Discrepancy in School Years Completed	Husband's Education		Wife's Education	
	Number	Per Cent	Number	Per Cent
Total Answering in Both Household Survey And Later Intensive Study	1,487	100.1	1,495	100.2
No Discrepancy	1,067	71.8	1,149	76.9
Years in Household Survey Lower by:				
1 Year	95	6.4	70	4.7
2 Years	43	2.9	24	1.6
3–4 Years	19	1.3	15	1.0
5 or More Years	2	0.1	1	0.1
Years in Household Survey Higher by:				
1 Year	156	10.5	137	9.2
2 Years	68	4.6	67	4.5
3–4 Years	31	2.1	31	2.1
5 or More Years	6	0.4	1	0.1

Appendix Table 3. Agreement between successive replies regarding education of the husband and wife.

discussed above (Appendix Table 4). An important reason for this is that in coding the rental discrepancies there was no factual basis for adjusting the data in the follow-up study to the date of the first information. This adjustment could readily be made from the data at hand insofar as age and number of children are concerned, and no such adjustment was needed in

Appendix Table 4. Agreement between successive replies regarding rental value of the dwelling unit.

Discrepancy in Rental Value of Dwelling Unit	Number	Per Cent
Total Answering in Both Household Survey and Later Intensive Study	1,057	99.9
No Discrepancy	571	54.0
Rental Value in Household Survey Lower by:		
Less Than 5 Per Cent	7	0.7
5– 9.9 Per Cent	67	6.3
10–14.9 Per Cent	82	7.8
15–19.9 Per Cent	47	4.4
20–24.9 Per Cent	33	3.1
25 Per Cent and Over	118	11.2
Rental Value in Household Survey Higher by:		
Less Than 5 Per Cent	10	0.9
5– 9.9 Per Cent	35	3.3
10–14.9 Per Cent	37	3.5
15 Per Cent and Over	50	4.7

the case of the accomplished fact of past school attendance of married people. Although the interval between the two visits was generally short, extending through only seven months (median 2.6 months), the period in question, the year 1941, was one of rising rentals and it will be noted that the observed discrepancies are mainly in the direction of higher rental values reported in the later visit.

It should also be stated, however, that rental value of the dwelling unit is the one item for which canvassers' estimates were accepted if the information could not be secured from the respondent and if there were similar adjacent dwelling units for which the facts were reported by the occupants. Obviously, in the case of owned homes, the monthly rental values were necessarily estimated in all cases. They were secured, if possible, directly from the respondent or were computed as 0.8 per cent of the owner's estimated market value of the house. Otherwise the canvassers' estimates of market value were accepted under the conditions described above.

Whatever may be the cause and significance of the discrepancies between the two sets of data in regard to rental value, it is apparent that the discrepancies with respect to the other items considered above are mainly of small magnitude and in part compensatory. It should be emphasized, however, that the follow-up study was restricted to a native-white urban Protestant group with at least a grammar school education and that this type of restriction doubtless helps to account for the small magnitude of the observed discrepancies. Furthermore, it is realized that lack of discrepancy does not necessarily signify that the replies are correct, perhaps especially in the matter of age of wife. Nevertheless, the follow-up study was carried out under conditions unusually conducive to the procurement of accurate replies. In general, the foregoing comparisons support confidence in the essential accuracy of the data procured in the household survey.

APPENDIX B

Number of native-white couples with wife under 45 years of age in the Indianapolis Household Survey, by religion of the couple, age of wife, and monthly rental value of the dwelling unit.

RELIGION OF COUPLE AND AGE OF WIFE	MONTHLY RENTAL VALUE OF DWELLING UNIT								
	Total	$60 and Over	$40–59	$30–39	$25–29	$20–24	$15–19	Under $15	Unknown
ALL RELIGIONS									
Total 15–44	41,498	2,738	7,654	10,422	5,973	4,660	5,081	3,706	1,264
15–19	1,772	8	98	328	280	289	323	313	133
20–24	7,866	128	979	1,800	1,216	1,108	1,267	975	393
25–29	9,099	325	1,537	2,418	1,356	1,128	1,214	838	283
30–34	8,662	644	1,788	2,275	1,235	866	990	668	196
35–39	7,548	804	1,641	1,966	1,004	709	741	533	150
40–44	6,551	829	1,611	1,635	882	560	546	379	109
Both Protestant									
Total 15–44	33,215	2,037	5,967	8,277	4,773	3,813	4,266	3,136	946
15–19	1,508	5	86	280	241	244	280	265	107
20–24	6,362	91	762	1,450	986	898	1,066	811	298
25–29	7,167	219	1,178	1,885	1,042	933	1,008	697	205
30–34	6,857	482	1,375	1,772	981	695	843	572	137
35–39	6,038	607	1,263	1,568	816	588	610	470	116
40–44	5,283	633	1,303	1,322	707	455	459	321	83
Both Catholic									
Total 15–44	4,492	337	943	1,288	684	446	411	231	152
15–19	93	—	4	23	10	9	21	15	11
20–24	659	9	87	169	112	92	90	58	42
25–29	1,019	45	187	308	197	100	95	57	30
30–34	1,032	78	245	306	145	105	75	45	33
35–39	905	102	234	254	117	75	81	22	20
40–44	784	103	186	228	103	65	49	34	16
Total—Other and Unknown[1]									
Total 15-44	3,791	364	744	857	516	401	404	339	166
15–19	171	3	8	25	29	36	22	33	15
20–24	845	28	130	181	118	118	111	106	53
25–29	913	61	172	225	117	95	111	84	48
30–34	773	84	168	197	109	66	72	51	26
35–39	605	95	144	144	71	46	50	41	14
40–44	484	93	122	85	72	40	38	24	10
Protestant-Catholic Mixed Marriages									
Total 15–44	2,413	153	444	597	366	276	263	200	114
15–19	97	—	5	18	16	21	13	16	8
20–24	542	15	74	120	72	82	76	62	41
25–29	592	23	93	164	83	73	73	51	32
30–34	495	36	99	136	84	44	46	31	19
35–39	379	43	94	100	54	27	29	22	10
40–44	308	36	79	59	57	29	26	18	4

[1] Includes the "Protestant-Catholic Mixed Marriages" which are also shown separately in the bottom section of the table.

Appendix C

Number of native-white couples with wife under 45 years of age in the Indianapolis Household Survey, by age of wife and by educational attainment of the husband, the wife, and the couple.

Age of Wife	Education of the Husband												
	Total	Col. 4+	Col. 3	Col. 2	Col. 1	H. S. 4	H. S. 3	H. S. 2	H. S. 1	G. S. 8	G. S. 7	G. S. Under 7	Un know
Total 15–44	41,498	4,191	676	1,470	1,052	12,303	2,380	4,056	1,887	8,174	1,112	1,356	2,8
15–19	1,772	16	15	26	34	579	221	268	121	299	35	35	1
20–24	7,866	546	122	250	192	3,077	687	873	382	1,000	108	111	5
25–29	9,099	989	177	355	265	3,119	618	995	429	1,253	158	184	5
30–34	8,662	1,097	197	329	219	2,416	399	810	406	1,725	243	274	5
35–39	7,548	857	87	289	200	1,707	259	656	312	2,002	273	354	5
40–44	6,551	686	78	221	142	1,405	196	454	237	1,895	295	398	5
	Education of the Wife												
Total 15–44	41,498	2,319	488	1,269	962	15,865	2,595	4,444	2,300	7,467	1,005	989	1,79
15–19	1,772	—	—	7	17	499	315	383	183	241	30	23	7
20–24	7,866	236	72	169	167	3,719	742	973	462	828	94	75	32
25–29	9,099	522	114	296	228	4,142	612	1,039	494	1,054	126	110	36
30–34	8,662	651	136	336	211	3,277	407	940	486	1,505	189	168	33
35–39	7,548	512	92	240	187	2,377	312	649	372	1,919	264	288	33
40–44	6,551	398	74	221	152	1,851	207	460	303	1,920	302	325	33

	Education of the Couple									
	Total	Both Col.	Hus. H. S. Wife Col.	Hus. Col. Wife H. S.	Both H. S.	Hus. G. S. Wife H. S.	Hus. H. S. Wife G. S.	Both G. S.	Col.-Gram. Combination	One or Both Unknown
Total 15–44	41,498	3,669	1,315	3,698	17,811	4,437	2,784	6,497	416	871
15–19	1,772	18	8	73	1,110	221	127	170	3	42
20–24	7,866	460	191	654	4,644	718	434	568	13	184
25–29	9,099	856	309	952	4,626	865	503	779	36	173
30–34	8,662	975	350	878	3,372	1,049	585	1,221	100	132
35–39	7,548	765	244	642	2,318	876	586	1,818	130	169
40–44	6,551	595	213	499	1,741	708	549	1,941	134	171