

SOCIAL AND PSYCHOLOGICAL FACTORS AFFECTING FERTILITY

XI. THE INTERRELATION OF FERTILITY, FERTILITY PLANNING, AND FEELING OF ECONOMIC SECURITY

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ECONOMIC insecurity engendered by modern urban life has been mentioned by various writers as a possible cause of the long-time decline of the birth rate or the rural-urban differences in fertility. In fact, there is implicit in much of the current pronatalist legislation of other countries the assumption, or at least the hope, that married couples will have more children if they can be made to feel less insecure regarding financial matters.

Despite the long-standing assumption of a relation between economic security and fertility, very little in the way of inductive data on this subject has been available. One reason for this has doubtless been the highly subjective nature of "economic security" and the difficulty of assessing the *degree* or *strength* of the feeling of economic security.

Furthermore, as will be discussed more fully in a later section, the relation between feeling of economic security and fertility is two way rather than one way, for either of the two variables may be the cause or effect of the other. A couple may feel economically insecure and limit their children to one or two. On the other hand, a couple may have six or more children and develop a feeling of economic insecurity partly *because* of the large family. Difficulties of this type are not confined to data concerning economic security in relation to fertility, but are also unceasingly encountered in the general field of social science.

The hypothesis concerning economic security was one of

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twenty-three included for investigation in the Study of Social and Psychological Factors Affecting Fertility.² It reads as follows in its originally stated form:

“The greater the feeling of economic insecurity, the higher the proportion of couples practicing contraception effectively and the smaller the planned families.” Relevant to this hypothesis are three types of data: those relating to (a) fertility, (b) fertility-planning status, and (c) feelings of economic security. The measure of fertility used in the present analysis relates to number of children ever born alive per 100 couples.

The classification of the 1,444 “relatively fecund” couples by fertility-planning status has been described in detail in previous reports.³ In general, the detailed pregnancy and contraceptive histories, including data on outcome of pregnancies and attitudes toward each pregnancy, constitute the criteria for the classifications. The four broad categories used in this Study, in descending degree of success in planning family size, are: number and spacing of pregnancies planned, number planned, quasi-planned, and excess fertility.⁴

² The general purpose, scope, and methods of the Study have been described in detail in previous articles. The Study was conducted in Indianapolis in 1941 and the data for the present analysis relate to an adjusted sample of 1,444 “relatively fecund” couples with the following characteristics: husband and wife native white, both Protestant, both finished at least the eighth grade, married during 1927-1929, neither previously married, husband under 40 and wife under 30 at marriage, and eight or more years spent in a city of 25,000 population or over since marriage. Couples with these characteristics were located by means of a preliminary Household Survey of virtually all white households in Indianapolis.

For purposes of the Study, all couples with four or more live births were classified as “relatively fecund” regardless of other circumstances. Couples with 0-3 live births were classified as “relatively fecund” unless they knew or had good reason for believing that conception was physiologically impossible during a period of at least 24 or 36 consecutive months since marriage (24 for never-pregnant couples, 36 for others). Failure to conceive when contraception was not practiced “always” or “usually” during periods of above durations was considered “good reason” for such belief. Couples not classified as “relatively fecund” were considered “relatively sterile.” The 533 “relatively sterile” couples were not asked to supply data such as those relating to economic security.

³ See especially Whelpton, P. K. and Kiser, Clyde V.: *Social and Psychological Factors Affecting Fertility*. VI. The Planning of Fertility. *The Milbank Memorial Fund Quarterly*, January, 1947, xxv, No. 1, pp. 63-111 (Reprint pp. 209-257).

⁴ The four categories may be briefly described as follows:

Number and Spacing of Pregnancies Planned. The 403 couples in this group ex-

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The measures of economic security are based mainly upon "multiple choice" replies of the husbands and wives to a series of questions designed specifically to afford bases for classification by "feeling of economic security." The form on which these questions appeared was filled out by the husband and wife separately in the presence of the interviewer, usually at a pre-arranged evening appointment in the home of the couple.

One question relating directly to the impact of economic security on fertility was "How much has . . . not being sure of having a steady income . . . discouraged you and your husband (wife) from having more children?"⁵ The five possible replies were "very much," "much," "some," "little," and "very little or not at all." The other questions, aimed at eliciting feeling of economic security, *per se*, are listed below. Each was answered by checking one of five categories like those just mentioned. The full set of replies is shown in Appendix II.

How sure do you feel that you will be able to meet family expenses during the next five years?

How much of the time [since marriage] have you been faced with the possibility that your husband ["you" in case of the husband] might have a large pay cut or be out of a job for several months?

hibit the most complete planning of fertility in that they had no pregnancies that were not deliberately planned by stopping contraception in order to conceive. The group consists of two major subdivisions: (a) 121 couples practicing contraception regularly and continuously and having no pregnancy, and (b) 282 couples whose every pregnancy was deliberately planned by interrupting contraception in order to conceive.

Number Planned. This group of 205 couples consists mainly of those whose last pregnancy was deliberately planned by stopping contraception in order to conceive but who had one or more previous pregnancies under other circumstances. Because of this, the couples are regarded as having planned the number but not the spacing of their pregnancies.

Quasi-Planned. This group includes 454 couples who did not deliberately plan the last pregnancy in the manner described above but who either wanted the last pregnancy or wanted another pregnancy.

Excess Fertility. This group is composed of 382 couples classified as least successful in planning size of family because one or more pregnancies had occurred after the last that was wanted.

⁵ In the separate questionnaire formulated for childless couples the question relates to "children" instead of "more children."

How much of the time [since marriage] have you had to give relatives considerable financial help, or been faced with the possibility of having to do so?

How much financial help could you expect from relatives in case of an emergency in your family?

Has your family had special expenses (sickness, accidents, etc.) that have put a great strain on the family pocketbook?

In addition, the schedules contained an "Interviewer's Rating Scale" in which the interviewer recorded her personal rating of the husband and wife with respect to certain characteristics. The five possible ratings on "feeling of economic security" ranged from "feels perfectly secure economically" to "very worried about the economic future." It was thought that the interviewer's judgment, recorded shortly after the several interviews were completed, would afford useful supplementary data.

Summary indices of economic security were constructed for the wife, husband, and couple, based upon all items listed above except "special expenses arising from sickness, accidents, etc."⁶ This item was omitted from the index because analysis suggested strongly the presence of selective factors—the more children the couple had the more they were subjected to expenses of this type.

Distributions by Various Measures of Economic Security. Percentage distributions of wives and husbands by various measures of economic security are given in Appendix III. Although there is a fairly good scatter of replies to the different questions, the interviewer's ratings are distributed much more like a bell-shaped curve than are the self-ratings on the five-point scale.⁷ The self-ratings of wives and husbands tend to be skewed toward the two categories presumed to be indicative

⁶ The construction of the indices of economic security is described in Appendices I and II.

⁷ The interviewers checked the middle category "feels fairly secure" for about 37 per cent of the wives and husbands. The percentages in the two higher and two lower ratings tail off in bell-shaped fashion. Totals of 28 per cent of the wives and 30 per cent of the husbands were given higher ratings than "fairly secure." Totals of 35 per cent of the wives and 33 per cent of the husbands were rated as having "doubts frequently" or as "very worried."

of rather strong feeling of economic *security*. Over half of the replies are in these two categories for four of the six questions for wives and husbands.⁸ For all except one of the items, less than 25 per cent of the wives or husbands checked either of the two categories presumed to be indicative of rather strong feeling of economic *insecurity*.⁹

Interrelation of Measures of Economic Security. The interrelationship of the several measures of economic security was measured by the Pearsonian coefficient of correlation. The highest correlation coefficient obtained (+.65) is the one between interviewer's rating of the wife and husband.¹⁰ The correlations of the self-ratings of husbands and wives on the same items range from +.26 to +.51 and the average of the six coefficients of this type is +.42 (*see* Table 1).

The data indicate rather strongly that the four items concerning confidence in meeting future expenses, possibility of husband's pay cut or unemployment, interviewer's rating, and discouraged by economic insecurity from having more children, are much more closely interrelated than are the three remaining items (special expenses since marriage, financial help to relatives, and financial help from relatives).

The coefficients of correlation between any two of the first four items extend from +.21 to +.64 and their average is +.38. The correlations between any two of the last three items

⁸ The largest amount of skewness in this direction is found in replies to the question on confidence in meeting future expenses. About 58 per cent of the wives and 64 per cent of the husbands checked "very sure" or "reasonably sure." It should be pointed out, however, that in this instance the reply "reasonably sure" would seem to correspond more closely to the central category on the interviewer's rating scale "feels fairly secure" than to the second category "has few qualms." In other words, the scaling of these two items may not be very comparable.

⁹ The exception is the question regarding amount of financial help that could be expected from relatives in case of an emergency. About 36 per cent of the wives and 35 per cent of the husbands checked either "probably none" or "definitely none."

¹⁰ With $n = 858$ (uninflated sample 860-2), coefficients of correlation of $\pm .07$ and over are significant at the 5 per cent level and those of $\pm .09$ and over are significant at the 1 per cent level. It should be emphasized, however, that significance in this sense means only that the departure from .00 correlation is greater than the amount that might arise from chance at given level of probability. For further discussion, *see* Snedecor, George W.: *STATISTICAL METHODS*. Ames, The Iowa State College Press, 1948 (Third Printing), pp. 148-149.

range from $+.03$ to $+.27$ and the average is $+.14$.¹¹ Furthermore, the correlation between any item in the last group and any item in the first group tends to be low. In other words, except for husband-wife replies to the same question, the correlations involving either one or two of the last three items tend to be low. The sixty coefficients in this category range from $-.05$ to $+.27$ and the average is only $+.08$.

These and other data to be presented later suggest that the replies to questions on special expenses, help to relatives, and help from relatives provide relatively inadequate criteria of economic security. The inadequacies will be discussed in a later connection.

Relation of Measures of Economic Security to Measures of Socio-Economic Status. The over-all correlation of the index of economic security of the couple with the index of socio-economic status of the couple is $+.46$, relatively high for the coefficients relating to the various hypotheses in this Study.

The four items on economic security that are more highly interrelated than the three remaining items tend also to be the four items that are more highly correlated with socio-economic status. Also, as indicated in Table 2, each of these four measures of economic security is more closely related to husband's average annual earnings than to net worth, monthly rent, education, and Chapin's Scale.

The comparatively sharp relation of index of economic security of the couple to husband's average annual earnings is indicated in Table 3. The median average annual earnings of the husband since marriage increases consistently with increasing

¹¹ Both averages are lowered by the inclusion of coefficients relating to reply of wife to one question and reply of husband to another. If these are eliminated the higher average is raised to $+.44$ and the lower to $+.17$.

One or two additional points may be noted regarding the first four items. The interviewers' ratings of the wife and husband on economic security are more closely related to the item regarding confidence in meeting future expenses than to any other ($r=+.52$ for wife and $+.56$ for husband). The relation or consistency of replies to questions in this category is a little higher for wives than for husbands. The three coefficients are $+.37$, $+.39$ and $+.64$ (average $+.47$) for the wife and $+.36$, $+.36$, and $+.48$ (average $+.40$) for the husband. Within the first four items the average of the twelve correlations between data for the wife on one question and husband on another is $+.32$.

index of economic security. The range extends from \$1,150 for couples in the lowest category (under 40) with respect to index of economic security, to \$2,200 (or nearly twice as high) for couples in the highest category (90+). The increases in net worth and score on Chapin's Social Status Scale which accompany increases in index of economic security are somewhat less marked on a relative basis, but they, too, are conspicuous. The median net worth is \$1,500 and \$2,524, respectively, for couples with scores of "under 40" and "90 and over" in the index of

Table 2. Correlation of measures of economic security with selected measures of socio-economic status. (Coefficients of correlation are positive (+) unless otherwise indicated.)¹

MEASURE OF ECONOMIC SECURITY FOR WIFE AND HUSBAND	MEASURE OF SOCIO-ECONOMIC STATUS				
	Husband's Average Annual Earnings	Net Worth of Couple	Monthly Rent (Σ Codes)	Education Wife and Husband (Σ Codes)	Chapin's Social Status Scale
Confidence Meeting } W	.30	.24	.22	.24	.29
Future Expenses } H	.25	.23	.20	.19	.23
Frequency Faced Possibility } W	.45	.27	.34	.25	.28
Husband's Pay Cut or } H	.37	.26	.28	.17	.23
Unemployment					
Interviewer's Rating— } W	.49	.44	.39	.29	.41
Economic Insecurity } H	.45	.35	.34	.29	.35
Larger Family Discouraged } W	.38	.25	.29	.20	.23
by Economic Insecurity } H	.26	.14	.21	.13	.16
Extent Special } W	.11	.15	.08	.07	.09
Expenses } H	.10	.19	.10	.00	.09
Frequency Financial } W	.01	.02	.03	.04	.01
Help to Relatives } H	-.01	.04	.08	.08	.01
Amount Financial } W	.13	.06	.11	.24	.13
Help Could Expect } H	.11	.09	.10	.21	.15
from Relatives					

¹ Since measures of socio-economic status were scaled in the direction of low index = high status and those relating to economic security were scaled in the opposite direction (low index = low security), the computed coefficients of correlation were mainly (-) rather than (+). All signs have been reversed in the above table to indicate the real nature of the relationship between socio-economic status and economic security, which is positive (+).

INDEX OF ECONOMIC SECURITY OF THE COUPLE	NUMBER OF COUPLES	MEDIAN VALUES				
		Husband's Average Annual Income	Net Worth of Couple	Chapin's Social Status Score	Age at Marriage	
					Wife	Husband
TOTAL	1,444	\$1,576.	\$1,882.	121	20.8	23.4
Under 40	41	1,150.	1,500.	95	19.8	23.4
40-49	117	1,319.	1,700.	105	19.7	23.4
50-59	236	1,354.	1,595.	105	20.3	22.8
60-69	324	1,442.	1,750.	113	20.6	23.3
70-79	356	1,744.	1,971.	130	21.2	23.4
80-89	261	2,023.	2,151.	149	21.2	23.4
90+	109	2,200.	2,524.	156	21.9	23.8

Table 3. Median income, net worth, score on Chapin's social status scale, and age of wife and husband at marriage, by index of economic security of the couple.

economic security.¹² The corresponding median scores on Chapin's Scale are 95 and 156.

It is commonly assumed that one's feeling of economic security is raised if his income or general socio-economic status is raised and *vice versa*. One would suspect any classification by "economic security" if it bore no relationship to income or other measures of socio-economic status. On the other hand, one probably would suspect an index of economic security if it were perfectly correlated with socio-economic status. Just what degree of relationship would be found with fully accurate and adequate data of both types we do not know. However, the relationship observed indicates the desirability of introducing subdivisions by socio-economic status into the analysis of the relation of economic insecurity to fertility planning and size of planned family.

¹² These data are of interest as indicating that when these couples were interviewed the median net worth was only about \$300 above the median average annual earnings of the husband. In other words, after 12-15 years of married life, the median amount that was "laid by" or "salted away in property" was only a little more than the average annual earnings of the husband, and this was fairly consistent in the various "economic security" categories.

It is also of interest to note that whereas the age of the wife at marriage tends to increase slightly with increasing index of economic security of the couple, there appears to be no relation between age of the husband at marriage and index of economic security of the couple.

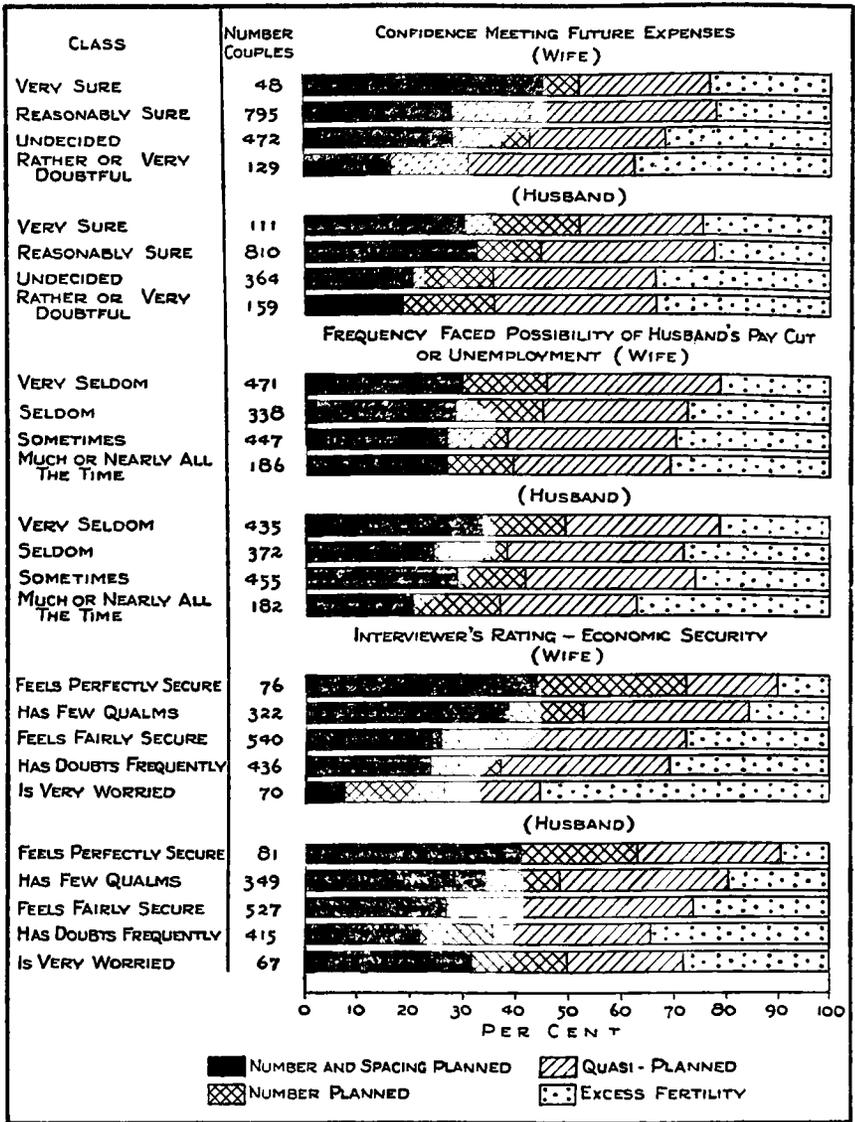


Fig. 1. Fertility-planning status by self-ratings of wives and husbands on confidence in meeting future expenses and frequency of facing possibility of husband's pay cut or unemployment, and by interviewer's ratings of wives and husbands on feeling of economic security (see Table 4).

Economic Security in Relation to Fertility-Planning Status.
 As previously indicated, the first part of the hypothesis under consideration is: "The greater the feeling of economic insecurity, the higher the proportion of couples practicing contracep-

MEASURE OF ECONOMIC SECURITY	NUMBER OF COUPLES	PER CENT DISTRIBUTION BY PLANNING STATUS				
		Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
ALL COUPLES	1,444	100	27.9	14.2	31.4	26.5
<i>Confidence Meeting Future Expenses:</i>						
<i>Replies by Wife</i>						
Very Sure	48	100	45.8	6.3	25.0	22.9
Reasonably Sure	795	100	28.4	14.5	35.1	22.0
Undecided	472	100	28.4	14.4	25.8	31.4
Rather or Very Doubtful	129	100	16.3	14.7	31.8	37.2
<i>Replies by Husband</i>						
Very Sure	111	100	30.6	21.6	23.4	24.3
Reasonably Sure	810	100	32.7	12.1	32.8	22.3
Undecided	364	100	20.6	15.1	31.0	33.2
Rather or Very Doubtful	159	100	18.2	17.6	30.8	33.3
<i>Frequency Faced Possibility of Husband's Pay Cut or Unemployment:</i>						
<i>Replies by Wife</i>						
Very Seldom	471	100	29.9	15.5	33.3	21.2
Seldom	338	100	28.1	16.6	28.1	27.2
Sometimes	447	100	26.4	11.6	32.7	29.3
Much or Nearly All the Time	186	100	26.3	12.9	30.1	30.6
<i>Replies by Husband</i>						
Very Seldom	435	100	33.6	15.6	29.7	21.1
Seldom	372	100	24.2	13.7	33.9	28.2
Sometimes	455	100	28.6	12.5	33.0	25.9
Much or Nearly All the Time	182	100	20.3	15.9	26.9	36.8
<i>Interviewer's Rating of Wife:</i>						
Feels Perfectly Secure	76	100	43.4	28.9	17.1	10.5
Has Few Qualms	322	100	38.5	14.0	31.7	15.8
Feels Fairly Secure	540	100	25.7	12.4	34.3	27.6
Has Doubts Frequently	436	100	23.4	13.3	32.3	31.0
Is Very Worried	70	100	7.1	18.6	18.6	55.7
<i>Interviewer's Rating of Husband:</i>						
Feels Perfectly Secure	81	100	40.7	22.2	27.2	9.9
Has Few Qualms	349	100	34.1	14.0	32.4	19.5
Feels Fairly Secure	527	100	26.6	12.7	34.0	26.8
Has Doubts Frequently	415	100	21.7	13.5	30.1	34.7
Is Very Worried	67	100	31.3	17.9	22.4	28.4

Table 4. Fertility-planning status by self-rating of wives and husbands regarding confidence in meeting future expenses and frequency faced possibility of husband's pay cut or unemployment, and by interviewer's ratings of wives and husbands with respect to feeling of economic security.

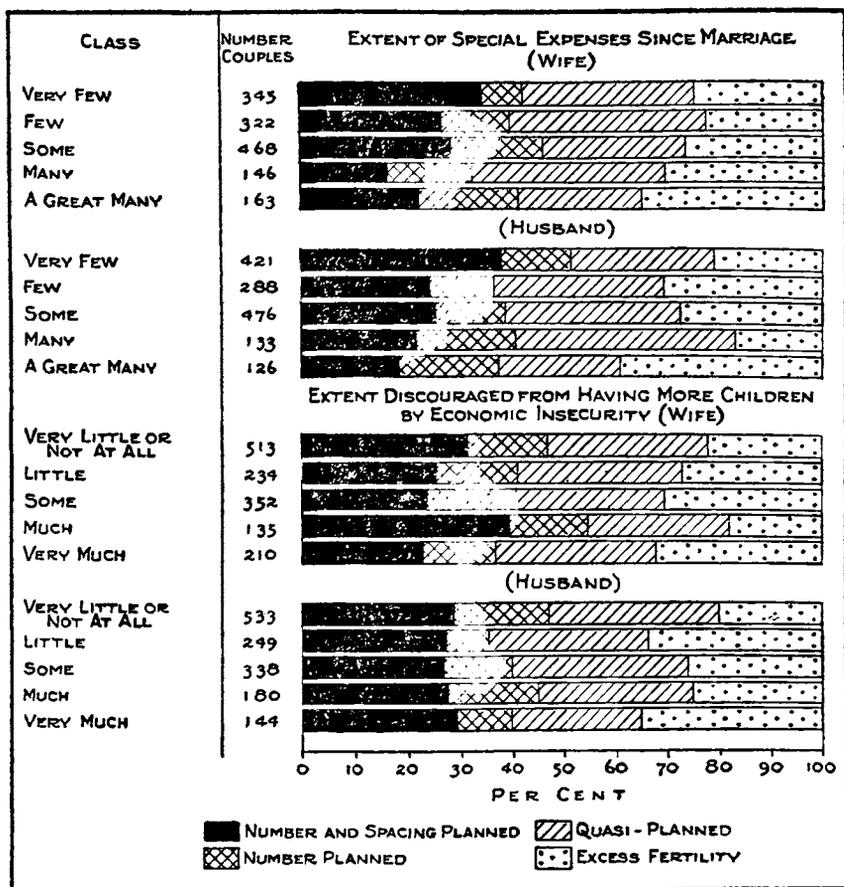


Fig. 2. Fertility-planning status by self-ratings of wives and husbands on extent of special expenses since marriage and on extent of discouragement from having more children by economic insecurity (see Table 5).

tion effectively. . . .” The question immediately arises as to when couples are to be regarded as “practicing contraception effectively.” For purposes of this Study, couples have been so regarded if their “fertility-planning” status is either “number and spacing planned” or “number planned.” It is recognized, however, that “effectiveness” is a relative concept. Thus in testing the hypothesis with Study data, the procedure is that of subdividing the group according to various measures of economic security of the wife, husband, and couple and comparing the subdivisions with respect to fertility-planning status.

MEASURE OF ECONOMIC SECURITY	NUMBER OF COUPLES	PER CENT DISTRIBUTION BY PLANNING STATUS				
		Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
ALL COUPLES	1,444	100	27.9	14.2	31.4	26.5
<i>Extent of Special Expenses Since Marriage:</i>						
<i>Replies by Wife</i>						
Very Few	345	100	34.8	7.8	32.5	24.9
Few	322	100	27.0	12.7	37.9	22.4
Some	468	100	28.8	17.5	27.4	26.3
Many	146	100	16.4	16.4	37.0	30.1
A Great Many	163	100	22.7	19.0	23.3	35.0
<i>Replies by Husband</i>						
Very Few	421	100	38.2	13.5	27.3	20.9
Few	288	100	24.3	12.5	32.3	30.9
Some	476	100	25.2	13.2	33.8	27.7
Many	133	100	21.8	18.8	42.1	17.3
A Great Many	126	100	18.3	19.0	23.0	39.7
<i>Extent Discouraged From Having More Children by Economic Insecurity:</i>						
<i>Replies by Wife</i>						
Very Little or Not at All	513	100	31.2	15.2	31.2	22.4
Little	234	100	25.2	15.4	31.6	27.8
Some	352	100	23.6	11.9	33.8	30.7
Much	135	100	39.3	14.8	27.4	18.5
Very Much	210	100	22.9	13.8	30.5	32.9
<i>Replies by Husband</i>						
Very Little or Not at All	533	100	28.9	17.8	32.6	20.6
Little	249	100	27.3	8.0	30.5	34.1
Some	338	100	26.6	13.0	33.7	26.6
Much	180	100	27.2	17.2	30.0	25.6
Very Much	144	100	29.2	10.4	25.0	35.4

Table 5. Fertility-planning status by replies of wives and husbands to questions regarding extent of special expenses since marriage and extent to which they were discouraged from having more children by economic insecurity.

The first part of the hypothesis is rather definitely *not* borne out by the data. In fact, a relationship of the opposite type is the one most frequently found with the various indicators of economic security. In other words, a *direct* rather than an inverse relation of fertility planning to economic security is indicated with most of the measures of economic security. The

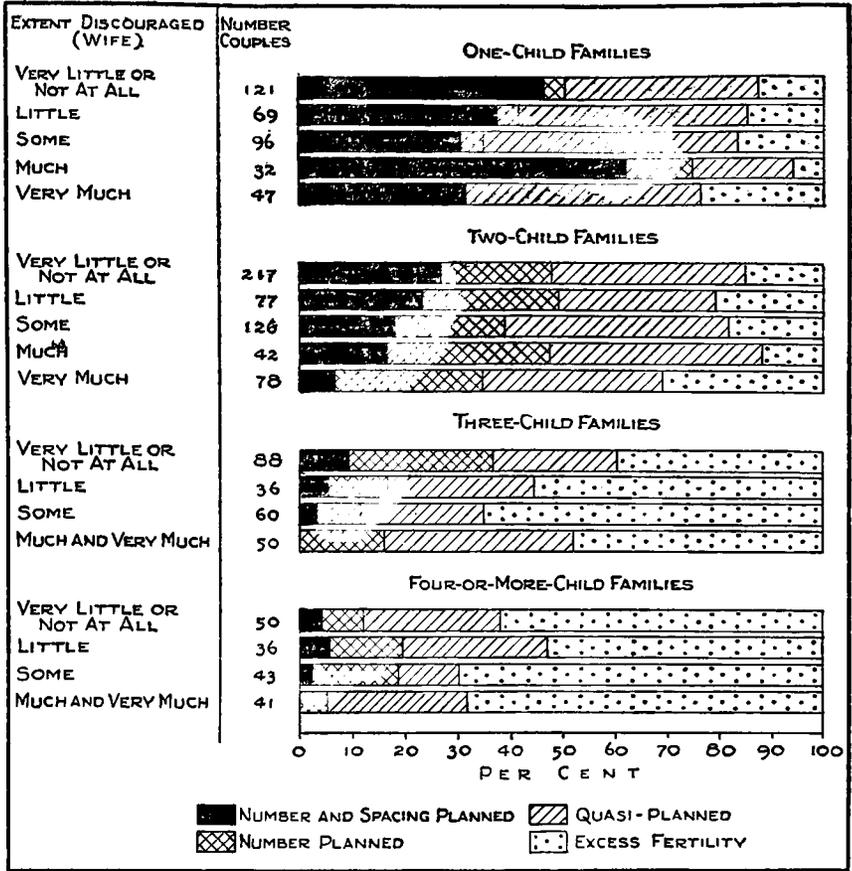


Fig. 3. Fertility-planning status by self-ratings of wives on extent of discouragement from having more children by economic insecurity, by number of live births (see Table 6).

most marked and most consistent relation of this type is afforded by the use of interviewers' ratings of wives as criteria of economic security. (Figure 1, Table 4.) Of the couples with wife rated as "feels perfectly secure economically," 43 per cent are "number and spacing planned" and an additional 29 per cent are "number planned." Thus nearly three-fourths of this group fall into the "planned family" category. Only 11 per cent are in the "excess fertility" category. On the other hand, among couples with wife rated as "very worried," only about one-fourth are in the "planned family" group. Over half (56 per cent) are in the "excess fertility" group.

EXTENT WIFE DIS- COURAGED FROM HAVING MORE CHILDREN BY ECONOMIC INSECURITY	NUMBER OF COUPLES	PER CENT DISTRIBUTION BY PLANNING STATUS				
		Total	Number and Spacing Planned	Number Planned	Quasi- Planned	Excess Fer- tility
ONE-CHILD FAMILIES						
Very Little or Not at All	121	100	47.1	4.1	36.4	12.4
Little	69	100	37.7	4.3	43.5	14.5
Some	96	100	31.3	4.2	47.9	16.7
Much	32	100	62.5	12.5	18.8	6.3
Very Much	47	100	31.9	0.0	44.7	23.4
TWO-CHILD FAMILIES						
Very Little or Not at All	217	100	27.2	20.7	36.9	15.2
Little	77	100	23.4	26.0	29.9	20.8
Some	126	100	18.3	20.6	42.9	18.3
Much	42	100	16.7	31.0	40.5	11.9
Very Much	78	100	6.4	28.2	34.6	30.8
THREE-CHILD FAMILIES						
Very Little or Not at All	88	100	9.1	27.3	23.9	39.8
Little	36	100	5.6	11.1	27.8	55.6
Some	60	100	3.3	8.3	23.3	65.0
Much and Very Much	50	100	0.0	16.0	36.0	48.0
FOUR-OF-MORE-CHILD FAMILIES						
Very Little or Not at All	50	100	4.0	8.0	26.0	62.0
Little	36	100	5.6	13.9	27.8	52.8
Some	43	100	2.3	16.3	11.6	69.8
Much and Very Much	41	100	0.0	4.9	26.8	68.3

Table 6. Fertility-planning status by wife's reply to question regarding extent discouraged from having more children by economic insecurity, by number of live births.

This type of relation is sharply indicated in other sections of Figure 1, where the criteria of economic security are self-appraisals of wives and husbands on confidence in meeting future expenses and frequency of facing the possibility of husband's pay cut or unemployment. It is also found in the top sections of Figure 2 and Table 5, where the classifications are by statements on special expenses since marriage. To some extent the

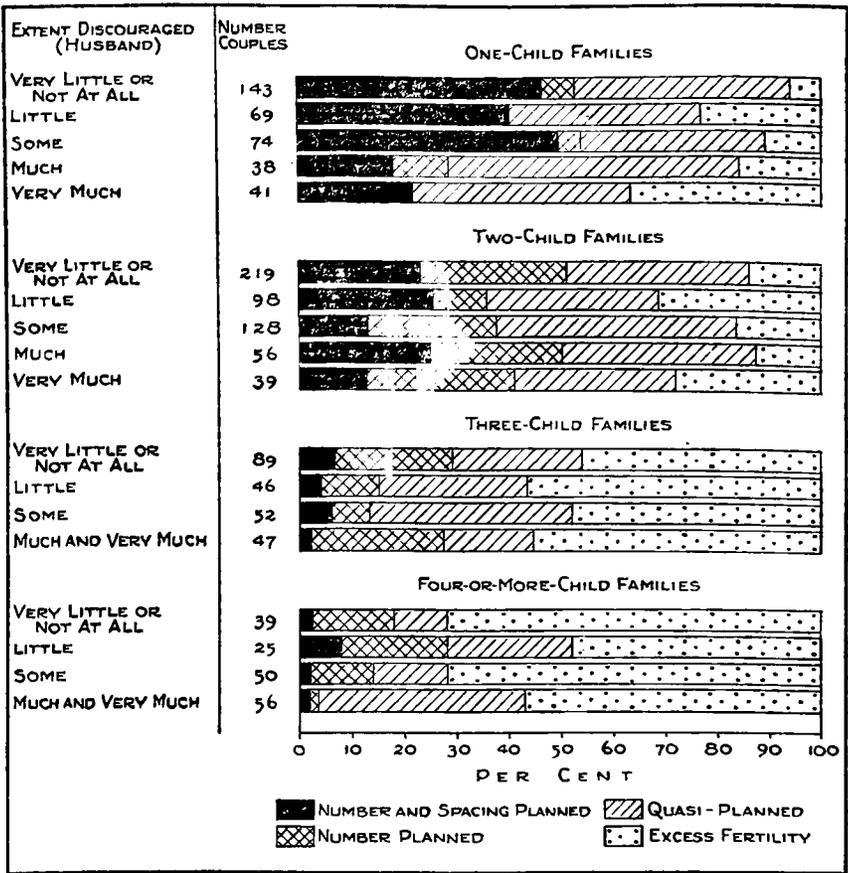


Fig. 4. Fertility-planning status by self-ratings of husbands on extent of discouragement from having more children by economic insecurity, by number of live births (see Table 7).

same direct relation of fertility planning to economic security is found in the lower sections of Figure 2 and Table 5 where the measure of security is the stated extent of discouragement from having children or more children because of economic insecurity. The latter analysis is also shown by number of live births in Figures 3 and 4 (Tables 6 and 7) which indicate that replies to the question on discouragement were influenced by the number of children the couples had as well as by feeling of economic insecurity.

Only the classifications by financial help to and from relatives, shown in Figure 5 and Table 8, fail to indicate a direct

EXTENT HUSBAND DIS- COURAGED FROM HAVING MORE CHILDREN BY ECONOMIC INSECURITY	NUMBER OF COUPLES	PER CENT DISTRIBUTION BY PLANNING STATUS				
		Total	Number and Spacing Planned	Number Planned	Quasi- Planned	Excess Fer- tility
ONE-CHILD FAMILIES						
Very Little or Not at All	143	100	46.9	6.3	40.6	6.3
Little	69	100	40.6	0.0	36.2	23.2
Some	74	100	50.0	4.1	35.1	10.8
Much	38	100	18.4	10.5	55.3	15.8
Very Much	41	100	22.0	0.0	41.5	36.6
TWO-CHILD FAMILIES						
Very Little or Not at All	219	100	23.3	27.4	35.2	14.2
Little	98	100	25.5	10.2	32.7	31.6
Some	128	100	13.3	24.2	46.1	16.4
Much	56	100	25.0	25.0	37.5	12.5
Very Much	39	100	12.8	28.2	30.8	28.2
THREE-CHILD FAMILIES						
Very Little or Not at All	89	100	6.7	22.5	24.7	46.1
Little	46	100	4.3	10.9	28.3	56.5
Some	52	100	5.8	7.7	38.5	48.1
Much and Very Much	47	100	2.1	25.5	17.0	55.3
FOUR-OR-MORE-CHILD FAMILIES						
Very Little or Not at All	39	100	2.6	15.4	10.3	71.8
Little	25	100	8.0	20.0	24.0	48.0
Some	50	100	2.0	12.0	14.0	72.0
Much and Very Much	56	100	1.8	1.8	39.3	57.1

Table 7. Fertility-planning status by husband's reply to question regarding extent discouraged from having more children by economic insecurity, by number of live births.

relation of fertility planning to economic security. The classification by wife's statement on financial help to relatives affords the only clear-cut instance of a relationship of the type stated in the hypothesis. The question on financial help to relatives was included in the Study under the assumption that the frequent necessity of giving considerable financial help to relatives is a deterrent to economic security. In view of the deviant type

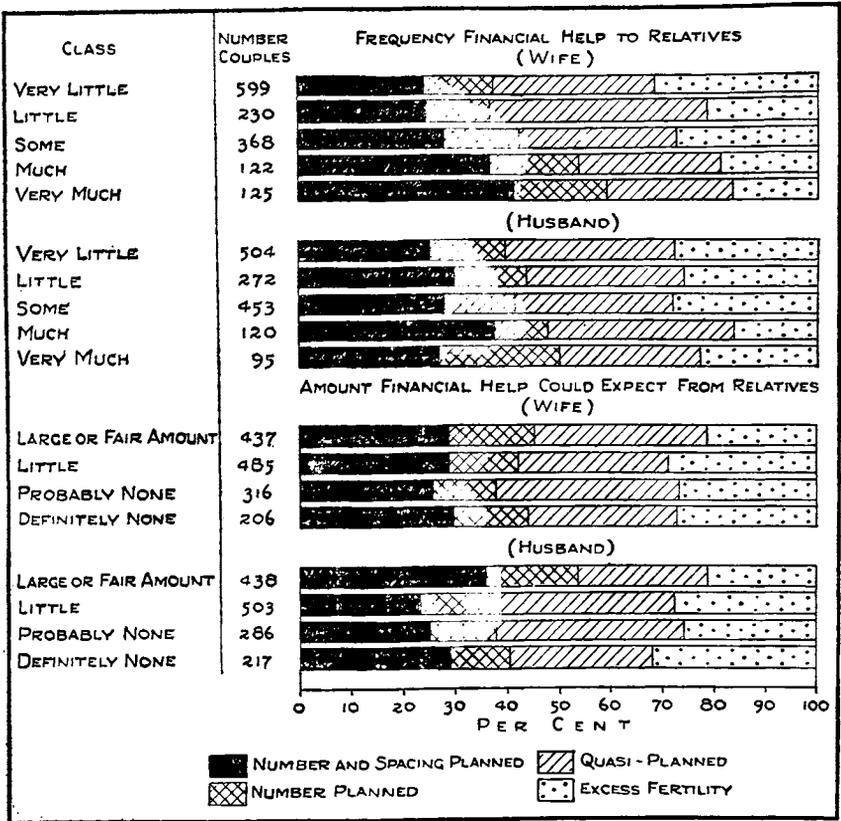


Fig. 5. Fertility-planning status by self-ratings of wives and husbands on frequency of financial help to relatives and amount of financial help that could be expected from relatives in an emergency (see Table 8).

of relationship found, it seems reasonable to suspect that there may be selective factors operating in the other direction. That is, persons in position to give financial help to relatives may tend to be those with sufficient economic security to render such assistance. Possibly the distributions in the top section of Figure 5 simply mean that those who give financial aid to relatives tend to be those who have most successfully planned their fertility or financial affairs or both. In general it seems doubtful that the question on financial help to relatives affords a good indicator of economic security. In some cases the rendering of such assistance may engender feelings of economic insecurity, whereas in others it may of itself be a manifestation of security.

MEASURE OF ECONOMIC SECURITY	NUMBER OF COUPLES	PER CENT DISTRIBUTION BY PLANNING STATUS				
		Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
ALL COUPLES	1,444	100	27.9	14.2	31.4	26.5
<i>Frequency Financial Help to Relatives:</i>						
<i>Replies of Wives</i>						
Very Little	599	100	24.4	13.5	30.7	31.4
Little	230	100	24.8	12.2	41.7	21.3
Some	368	100	28.0	14.4	30.2	27.4
Much	122	100	36.9	17.2	27.0	18.9
Very Much	125	100	41.6	17.6	24.0	16.8
<i>Replies of Husbands</i>						
Very Little	504	100	25.0	14.5	32.5	28.0
Little	272	100	29.8	13.6	30.5	26.1
Some	453	100	27.8	13.5	30.5	28.3
Much	120	100	37.5	10.0	35.8	16.7
Very Much	95	100	26.3	23.2	27.4	23.2
<i>Amount Financial Help Could Expect From Relatives:</i>						
<i>Replies of Wives</i>						
Large or Fair Amount	437	100	28.4	16.5	33.2	22.0
Little	485	100	28.5	13.4	28.7	29.5
Probably None	316	100	25.3	12.3	35.1	27.2
Definitely None	206	100	29.6	14.1	28.6	27.7
<i>Replies of Husbands</i>						
Large or Fair Amount	438	100	35.4	17.6	25.3	21.7
Little	503	100	22.9	13.3	35.6	28.2
Probably None	286	100	24.8	12.6	36.4	26.2
Definitely None	217	100	28.6	11.5	27.6	32.3

Table 8. Fertility-planning status by self-rating of wives and husbands regarding frequency of financial help to relatives, and amount of financial help that could be expected from relatives in case of an emergency.

Likewise, the replies to the question regarding financial help from relatives are subject to opposite types of interpretation as indicators of economic security. In including this question in the Study the assumption was made that the feeling of economic security is strengthened by the knowledge or belief that aid from relatives is available if needed. However, it also seems likely that replies to the question may be influenced not only

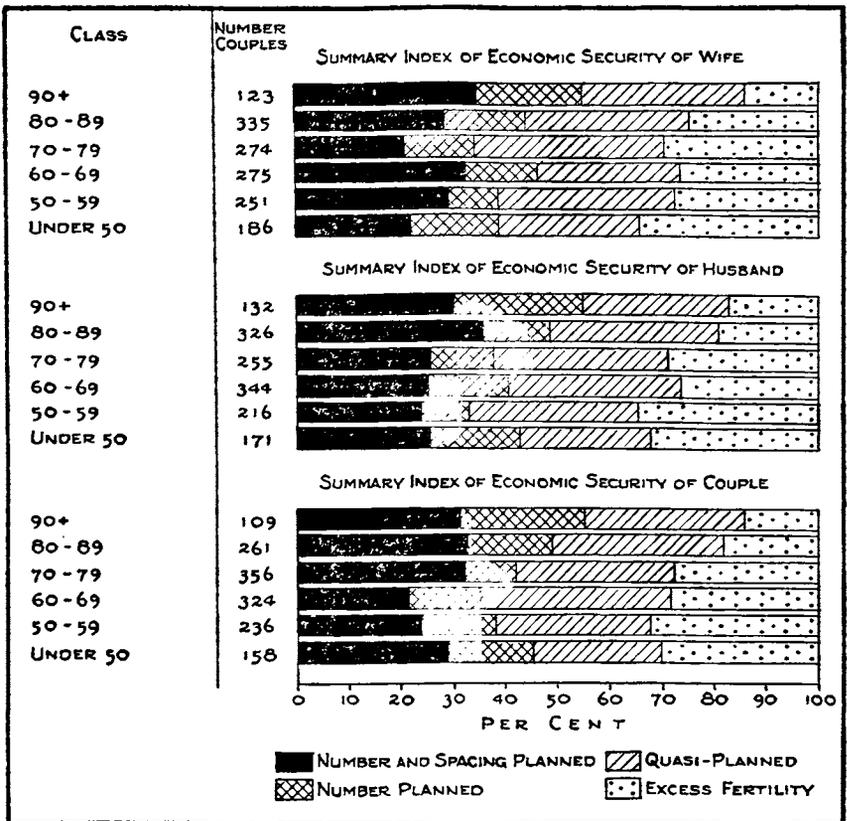


Fig. 6. Fertility-planning status by index of economic security of the wife, husband, and couple (see Table 9).

by availability of help but also by attitudes regarding potential need and by attitudes regarding the solicitation or acceptance of help from relatives. Possibly some of the respondents had, or believed they had, enough self-sufficiency or economic security to reply that they could not expect help from relatives in case of an emergency even though they knew that relatives would be able and willing to help.

The possibility of dual interpretation of the replies regarding help to and from relatives probably helps to account for the low correlation between these items and other indicators of economic security. The inclusion of these items in the index of economic security probably helps also to account for the irregu-

INDEX OF ECONOMIC SECURITY	NUMBER OF COUPLES	PER CENT DISTRIBUTION BY PLANNING STATUS					
		Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility	
ALL COUPLES	1,444	100	27.9	14.2	31.4	26.5	
<i>Summary Index (Wife)</i>							
90+	123	100	35.0	20.3	30.9	13.8	
80-89	335	100	29.0	15.2	31.6	24.2	
70-79	274	100	21.5	13.1	36.1	29.2	
60-69	275	100	32.7	13.8	27.3	26.2	
50-59	251	100	29.1	9.6	33.9	27.5	
Under 50	186	100	22.0	16.7	27.4	33.9	
<i>Summary Index (Husband)</i>							
90+	132	100	30.3	24.2	28.0	17.4	
80-89	326	100	35.9	12.6	32.2	19.3	
70-79	255	100	25.9	11.8	33.3	29.0	
60-69	344	100	25.0	15.1	33.1	26.7	
50-59	216	100	23.6	9.3	32.4	34.7	
Under 50	171	100	25.1	17.5	25.1	32.2	
<i>Summary Index (Couple)</i>							
90+	109	100	31.2	23.9	30.3	14.7	
80-89	261	100	32.6	16.1	32.6	18.8	
70-79	356	100	32.0	9.6	30.6	27.8	
60-69	324	100	21.3	13.6	36.4	28.7	
50-59	236	100	23.7	14.0	29.7	32.6	
Under 50	158	100	28.5	16.5	24.7	30.4	
<i>Summary Index (Joint)</i>							
<i>Wife</i>	<i>Husband</i>						
High	High	282	100	31.6	21.3	32.6	14.5
High	Medium	143	100	30.1	9.1	27.3	33.6
High	Low	33	100	24.2	9.1	39.4	27.3
Medium	High	147	100	41.5	6.8	25.9	25.9
Medium	Medium	284	100	24.3	16.2	34.5	25.0
Medium	Low	118	100	16.1	15.3	32.2	36.4
Low	High	29	100	24.1	10.3	41.4	24.1
Low	Medium	172	100	23.3	13.4	36.0	27.3
Low	Low	236	100	28.4	12.3	26.3	33.1

Table 9. Fertility-planning status by index of economic security of the wife, husband, and couple.

larities in the direct relation of fertility-planning status to index of economic security (Figure 6, Table 9). Despite this, however, there is a fairly pronounced tendency for proportions of "planned families" to decrease and for proportions of "excess fertility" couples to increase with lowering of economic security score. This holds true when childless couples (restricted mainly

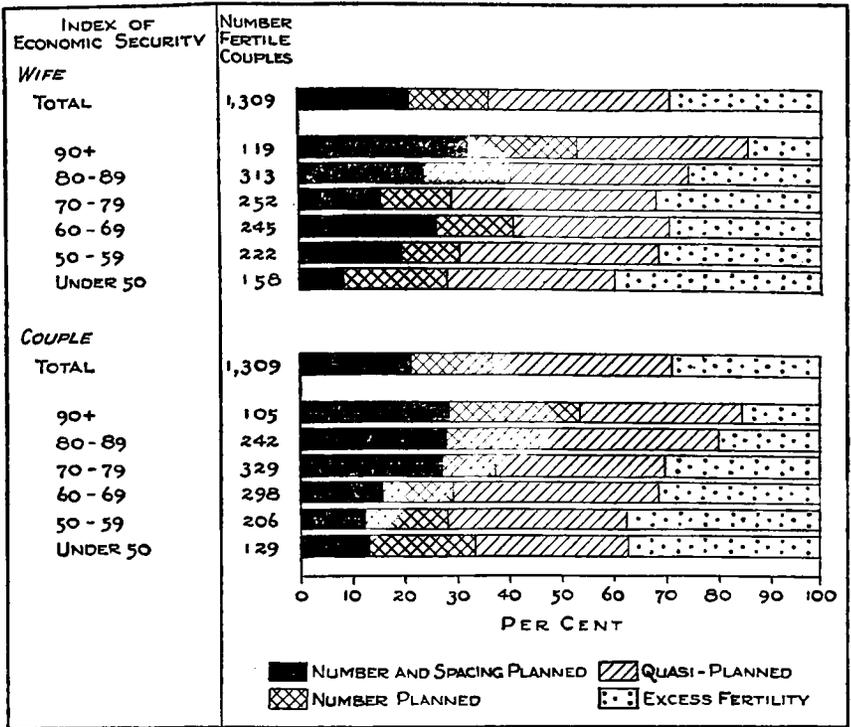


Fig. 7. Fertility-planning status among *fertile* couples, by index of economic security of the wife and couple (see Table 10).

to the “number and spacing planned” group) are excluded from consideration, as in Figure 7 and Table 10 which relate to couples with one or more live births. In fact, since the childless couples are virtually restricted to the “number and spacing planned” group, and since they tend to be disproportionately represented in classes of low economic security (a situation to be discussed in a later section), the restriction to fertile couples tends to enhance rather than to diminish the direct relation of fertility-planning status to index of economic security of the wife and couple (compare Figures 6 and 7). Similar results were found in a classification of fertile couples by index of economic security of the husband (not included in Figure 7).

Bearing of Socio-Economic Status. The rather strong direct relation of fertility planning to economic security appears to stem mainly from a similar relation of fertility planning to

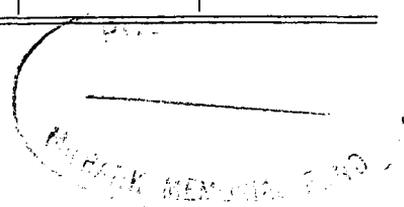
INDEX OF ECONOMIC SECURITY	NUMBER OF FERTILE COUPLES	PER CENT DISTRIBUTION BY PLANNING STATUS				
		Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
<i>Wife</i>						
Total	1,309	100	21.2	15.4	34.4	29.1
90+	119	100	32.8	21.0	31.9	14.8
80-89	313	100	24.3	16.3	33.9	25.6
70-79	252	100	15.9	13.5	38.9	31.7
60-69	245	100	26.1	14.7	29.8	29.4
50-59	222	100	19.8	10.8	38.3	31.1
Under 50	158	100	8.9	19.6	31.6	39.9
<i>Couple</i>						
Total	1,309	100	21.2	15.4	34.4	29.1
90+	105	100	28.6	24.8	31.4	15.2
80-89	242	100	28.1	17.4	34.7	19.8
70-79	329	100	27.1	10.3	32.5	30.1
60-69	298	100	15.8	13.4	39.6	31.2
50-59	206	100	12.6	16.0	34.0	37.4
Under 50	129	100	13.2	20.2	29.5	37.2

Table 10. Fertility-planning status among fertile couples, by index of economic security of the wife and couple.

socio-economic status. In support of this, attention may be called to Figures 8 and 9 (Tables 11-13) where distributions by fertility-planning status are shown for couples cross-classified by various measures of economic security and socio-economic status.¹³ On the basis of these charts it seems clear that not much is left of the direct relation of fertility planning to economic security after socio-economic status is held constant. One might argue that, despite this, the factor of economic security is more meaningful than socio-economic status in so

¹³ The "high," "medium," and "low" categories are as follows under each variable considered:

Variable Considered	High	Medium	Low
Husband's Average Annual Earnings Since Marriage	\$2,400 and Over	\$1,600-2,399	Under \$1,600
Net Worth of Couple	\$4,000 and Over	\$1,000-3,999	Under \$1,000
Index of Socio-Economic Status of the Couple	Under 20	20-39	40 and Over
Index of Economic Security of the Couple	80 and Over	60-79	Under 60



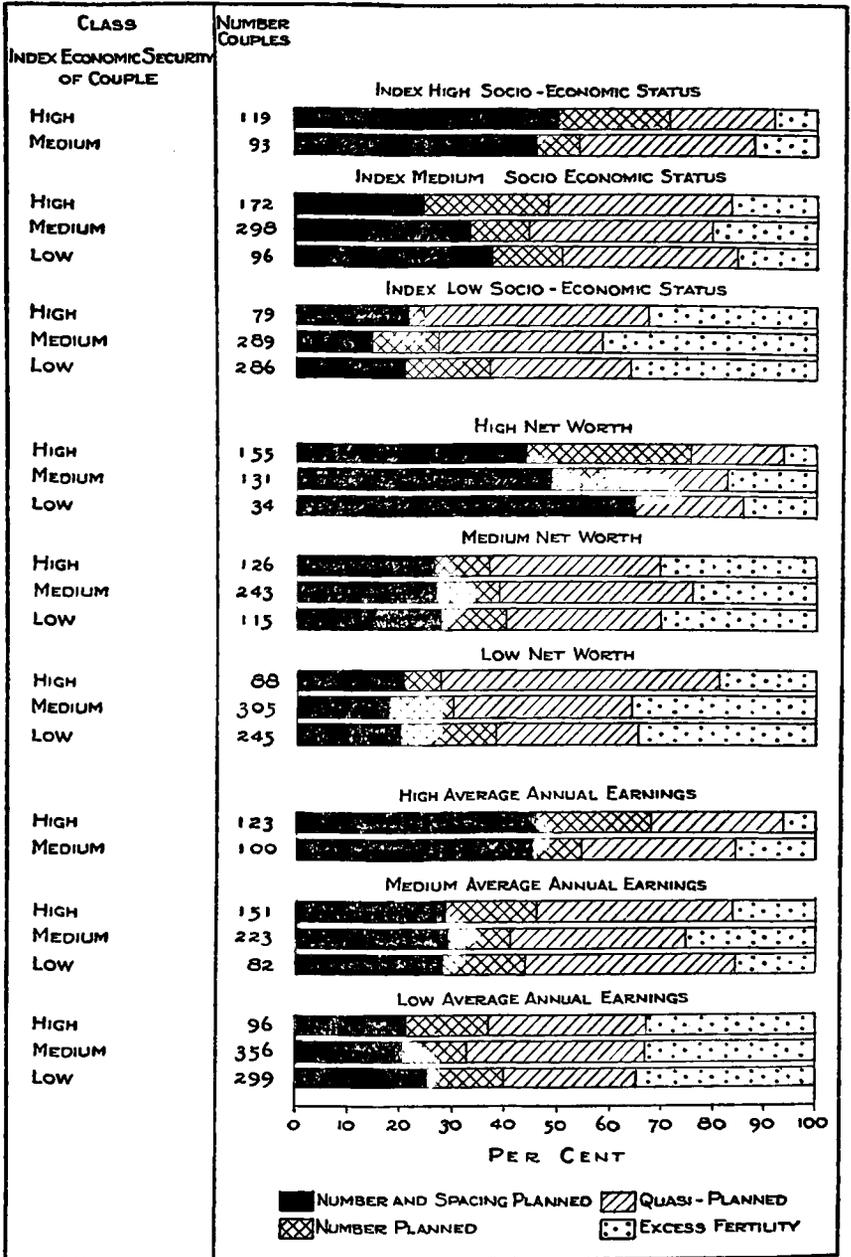


Fig. 8. Fertility-planning status by index of economic security of couples of given index of socio-economic status, net worth, and average annual earnings of the husband (see Tables 11-12).

Table 11. Fertility-planning status by index of economic security of the couple, by index of socio-economic status, and by net worth.

INDEX OF ECONOMIC SECURITY OF THE COUPLE	NUMBER OF COUPLES	PER CENT DISTRIBUTION BY PLANNING STATUS				
		Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
INDEX HIGH SOCIO-ECONOMIC STATUS (UNDER 20)						
High (80 and over)	119	100	50.4	21.0	20.2	8.4
Medium (60-79)	93	100	46.2	8.6	33.3	11.8
Low (under 60)	12	*				
INDEX MEDIUM SOCIO-ECONOMIC STATUS (20-39)						
High	172	100	24.4	23.8	34.9	16.9
Medium	298	100	33.2	11.1	35.6	20.1
Low	96	100	37.5	13.5	33.3	15.6
INDEX LOW SOCIO-ECONOMIC STATUS (40 AND OVER)						
High	79	100	21.5	2.5	43.0	32.9
Medium	289	100	14.2	12.8	31.1	41.9
Low	286	100	20.6	16.1	26.9	36.4
HIGH NET WORTH (\$4000 AND OVER)						
High	155	100	43.9	31.6	18.1	6.5
Medium	131	100	48.9	9.9	23.7	17.6
Low	34	100	64.7	0.0	20.6	14.7
MEDIUM NET WORTH (\$1000-3999)						
High	126	100	26.2	10.3	33.3	30.2
Medium	243	100	26.7	11.9	37.0	24.3
Low	115	100	27.8	11.3	30.4	30.4
LOW NET WORTH (UNDER \$1000)						
High	88	100	20.5	6.8	53.4	19.3
Medium	305	100	17.4	11.8	34.8	36.1
Low	245	100	19.2	18.8	27.3	34.7

* Percentages not computed.

Table 12. Fertility-planning status by index of economic security of the couple and by wife's stated confidence in meeting future expenses, by husband's average annual earnings since marriage.

INDEX OF ECONOMIC SECURITY OF COUPLE	NUMBER OF COUPLES	PER CENT DISTRIBUTION BY PLANNING STATUS				
		Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
HIGH AVERAGE ANNUAL EARNINGS (\$2,400 AND OVER)						
High (80 and over)	123	100	45.5	22.0	26.0	6.5
Medium (60-79)	100	100	45.0	9.0	30.0	16.0
Low (under 60)	13	*				
MEDIUM AVERAGE ANNUAL EARNINGS (\$1,600-2,399)						
High	151	100	28.5	17.2	37.7	16.6
Medium	223	100	29.1	11.2	34.1	25.6
Low	82	100	28.0	15.9	40.2	15.9
LOW AVERAGE ANNUAL EARNINGS (UNDER \$1,600)						
High	96	100	20.8	15.6	30.2	33.3
Medium	356	100	20.2	12.4	34.0	33.4
Low	299	100	25.1	14.7	25.1	35.1
Wife's Confidence in Meeting Future Expenses						
HIGH AVERAGE ANNUAL EARNINGS						
Very or Reasonably Sure	197	100	47.2	15.7	24.9	12.2
Undecided	25	100	36.0	28.0	24.0	12.0
Rather or Very Doubtful	14	*				
MEDIUM AVERAGE ANNUAL EARNINGS						
Very or Reasonably Sure	305	100	25.6	12.5	40.3	21.6
Undecided	131	100	37.4	16.0	28.2	18.3
Rather or Very Doubtful	20	100	20.0	25.0	30.0	25.0
LOW AVERAGE ANNUAL EARNINGS						
Very or Reasonably Sure	340	100	22.4	14.4	35.0	28.2
Undecided	316	100	24.1	12.7	25.0	38.3
Rather or Very Doubtful	95	100	15.8	14.7	28.4	41.1

* Percentages not computed.

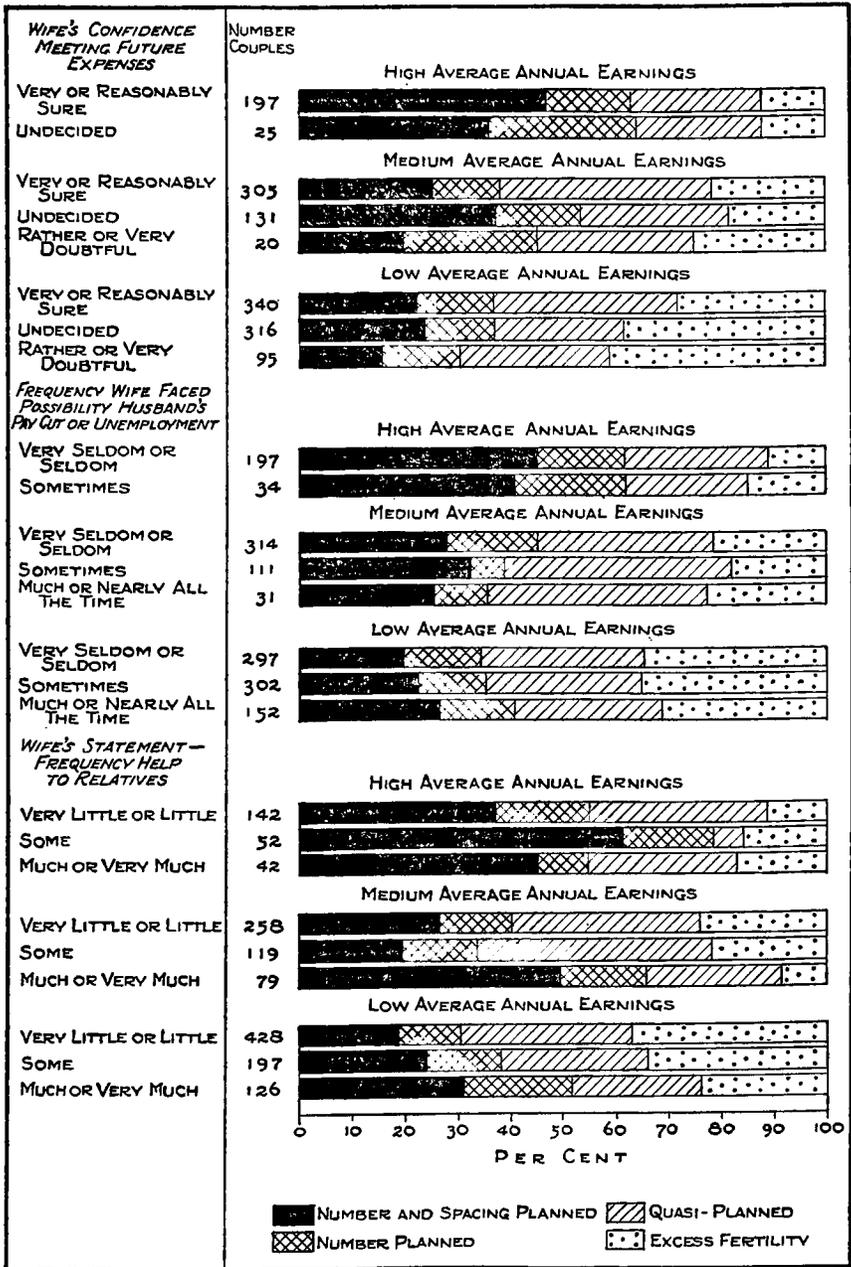


Fig. 9. Fertility-planning status by self-ratings of wives on confidence in meeting future expenses, frequency of facing possibility of husband's pay cut or unemployment, and frequency of financial help to relatives, by husband's average annual earnings since marriage (see Tables 12-13).

Table 13. Fertility-planning status by wife's statement regarding possibility of husband's pay cut or unemployment and frequency of financial help to relatives, by husband's average annual earnings since marriage.

	NUMBER OF COUPLES	PER CENT DISTRIBUTION BY PLANNING STATUS				
		Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
HIGH AVERAGE ANNUAL EARNINGS (\$2,400 AND OVER)						
<i>Frequency Wife Faced Possibility Husband's Pay Out or Unemployment</i>						
Very Seldom or Seldom	197	100	45.7	15.7	27.9	10.7
Sometimes	34	100	41.2	20.6	23.5	14.7
Much or Nearly All the Time	3	*				
MEDIUM AVERAGE ANNUAL EARNINGS (\$1,600-2,399)						
Very Seldom or Seldom	314	100	27.7	17.2	33.4	21.7
Sometimes	111	100	32.4	6.3	43.2	18.0
Much or Nearly All the Time	31	100	25.8	9.7	41.9	22.6
LOW AVERAGE ANNUAL EARNINGS (UNDER \$1,600)						
Very Seldom or Seldom	297	100	19.5	14.8	31.0	34.7
Sometimes	302	100	22.5	12.6	29.8	35.1
Much or Nearly All the Time	152	100	27.0	13.8	28.3	30.9
HIGH AVERAGE ANNUAL EARNINGS						
<i>Wife's Statement Frequency Financial Help to Relatives</i>						
Very Little or Little	142	100	37.3	17.6	33.8	11.3
Some	52	100	61.5	17.3	5.8	15.4
Much or Very Much	42	100	45.2	9.5	28.6	16.7
MEDIUM AVERAGE ANNUAL EARNINGS						
Very Little or Little	258	100	26.7	13.2	36.0	24.0
Some	119	100	19.3	14.3	44.5	21.8
Much or Very Much	79	100	49.4	16.5	25.3	8.9
LOW AVERAGE ANNUAL EARNINGS						
Very Little or Little	428	100	18.7	11.7	32.5	37.1
Some	197	100	24.4	13.7	27.9	34.0
Much or Very Much	126	100	31.0	20.6	24.6	23.8

* Percentages not computed.

far as relation to family limitation is concerned. Nevertheless, whereas differences in fertility planning by economic security tend to disappear when socio-economic status is held constant, the direct relation of fertility planning to socio-economic status persists in strong fashion within each of the three groupings by economic security. This may mean that socio-economic status is associated with a wider gamut of cultural and psychological factors related to fertility planning than is economic security.

FERTILITY RATES BY ECONOMIC SECURITY AND FERTILITY-PLANNING STATUS

The second part of the hypothesis: "The greater the feeling of economic insecurity, . . . the smaller the planned families," may now be considered. First of all, it may be of interest to notice the gross distribution of the replies of the wives and husbands to the question "How much has . . . not being sure of a steady income . . . discouraged you and your husband (wife) from having more children?" Of the 1,444 wives, about 15 per cent checked "very much," 9 per cent "much," 24 per cent "some," 16 per cent "little," and 36 per cent "very little." (see Table 14). Except for the somewhat lower proportion of husbands replying "very much" (10 per cent) and the somewhat higher proportion (13 per cent) replying "much," the distribution of the replies of the husbands is much the same as that of the wives.

Since this hypothesis question was one of six used as the bases for the index of economic security of the couple, one would expect the distribution of the replies to differ systematically by index of economic security. Nevertheless, the magnitude of these differences is striking. Thus among couples scoring under 40 on the index of economic security, 71 per cent of the wives replied that they were discouraged "very much" from having more children because of economic insecurity, 10 per cent replied "much," and 19 per cent replied "some." None at all replied "little" or "very little." In contrast, among couples scoring highest (90+) on the index, 94 per cent of the wives re-

INDEX OF ECONOMIC SECURITY OF THE COUPLE	NUMBER OF COUPLES	PER CENT DISCOURAGED FROM HAVING MORE CHILDREN BY ECONOMIC INSECURITY					
		Total	Very Little or Not at All	Little	Some	Much	Very Much
REPLIES BY WIFE							
TOTAL	1,444	100	35.5	16.2	24.4	9.3	14.5
90+	109	100	93.6	6.4	0.0	0.0	0.0
80-89	261	100	69.3	19.9	7.7	2.3	0.8
70-79	356	100	39.6	23.6	25.0	8.4	3.4
60-69	324	100	20.1	21.3	38.9	10.5	9.3
50-59	236	100	8.5	8.5	29.2	19.1	34.7
40-49	117	100	3.4	1.7	34.2	13.7	47.0
Under 40	41	100	0.0	0.0	19.5	9.8	70.7
REPLIES BY HUSBAND							
TOTAL	1,444	100	36.9	17.2	23.4	12.5	10.0
90+	109	100	89.0	9.2	1.8	0.0	0.0
80-89	261	100	62.8	20.3	13.0	2.7	1.1
70-79	356	100	40.7	19.9	28.4	10.4	0.6
60-69	324	100	22.8	23.1	29.3	15.1	9.6
50-59	236	100	14.8	15.3	32.2	20.3	17.4
40-49	117	100	13.7	1.7	21.4	29.1	34.2
Under 40	41	100	4.9	4.9	12.2	12.2	65.9

Table 14. Replies by wives and husbands to question regarding extent to which they were discouraged from having more children by economic insecurity, by index of economic security of the couple.

plied "very little" and the remaining 6 per cent replied "little." (Table 14).

One would expect the replies to the hypothesis question to be influenced by both amount of insecurity and number of children the couple actually had. The relation of the replies to past fertility, however, is much less striking than the previously discussed relation to index of security. Thus the proportion of wives replying that they were discouraged "very much" from having more children because of economic insecurity is 22 per cent for the childless couples, 13 per cent for the one-child couples, 14 per cent for the two-child couples, 12 per cent for the three-child couples, and 16 per cent for those with four or

PERCENTAGE OF WOMEN DISCOURAGED REGARDING EXTENT TO WHICH SHE WAS
 ENCOURAGED BY ECONOMIC INSECURITY, BY NUMBER OF
 LIVE BIRTHS, AND FERTILITY-PLANNING STATUS.

EXTENT DISCOURAGED	PER CENT					
	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility	Number and Spacing or Number Planned
NO-CHILD FAMILIES						
TOTAL	100.1	99.9	*	*	*	100.0
Very Little or Not at All	27.4	27.0	—	—	—	26.2
Little	11.9	8.7	—	—	—	11.5
Some	20.0	21.4	—	—	—	20.8
Much	19.3	20.6	—	—	—	20.0
Very Much	21.5	22.2	—	—	—	21.5
ONE-CHILD FAMILIES						
TOTAL	100.1	100.0	*	100.0	100.0	99.9
Very Little or Not at All	33.2	38.5	—	29.9	27.8	37.8
Little	18.9	17.6	—	20.4	18.5	17.7
Some	26.3	20.3	—	31.3	29.6	20.7
Much	8.8	13.5	—	4.1	3.7	14.6
Very Much	12.9	10.1	—	14.3	20.4	9.1
TWO-CHILD FAMILIES						
TOTAL	100.0	100.1	100.0	100.0	100.1	100.0
Very Little or Not at All	40.2	52.7	35.7	39.8	32.7	43.7
Little	14.3	16.1	15.9	11.4	15.8	16.0
Some	23.3	20.5	20.6	26.9	22.8	20.6
Much	7.8	6.3	10.3	8.5	5.0	8.4
Very Much	14.4	4.5	17.5	13.4	23.8	11.3
THREE-CHILD FAMILIES						
TOTAL	100.0	*	100.1	100.0	100.1	100.0
Very Little or Not at All	37.6	—	58.5	33.3	29.7	60.4
Little	15.4	—	9.8	15.9	16.9	11.3
Some	25.6	—	12.2	22.2	33.1	13.2
Much	9.0	—	5.0	14.3	8.5	3.8
Very Much	12.4	—	14.6	14.3	11.9	11.3
FOUR-OR-MORE-CHILD FAMILIES						
TOTAL	100.0	*	*	99.9	100.0	99.9
Very Little or Not at All	29.4	—	—	33.3	28.7	26.1
Much	21.2	—	—	25.6	17.6	30.4
Little	25.3	—	—	12.8	27.8	34.8
Some	8.2	—	—	12.8	7.4	4.3
Very Much	15.9	—	—	15.4	18.5	4.3
POPULATION BASES FOR ABOVE PERCENTAGES						
No-Child Families	185	126	4	4	1	130
One-Child Families	365	148	16	147	54	164
Two-Child Families	540	112	126	201	101	238
Three-Child Families	234	12	41	63	118	53
Four-or-More-Child Families	170	5	18	39	108	23

* Percentages not computed.

more live births. The proportions of wives replying "very little" are 27, 33, 40, 38, and 29, respectively, by increasing number of live births. (Table 15).

One reason why the ranges are much wider by economic security score of the couple than by number of live births is the fact that the question regarding discouragement constitutes one of the components of the index. Another reason is suggested in the analysis by fertility-planning status. Among "excess fertility" couples—those that did least planning of past pregnancies—the proportion of wives replying that they were discouraged "very much" from having more children because of economic insecurity is 20 per cent for those with one live birth, 24 per cent for those with two, 12 per cent for those with three, and 19 per cent for those with four or more. There is the suggestion that among the last mentioned group particularly are some who replied that they were discouraged "very much" from having more children because of economic insecurity although they had patently done little in the past to regulate size of family.

Among the planned families ("number and spacing planned" and "number planned" combined) the proportion of wives replying that for reasons of economic insecurity they had been discouraged "very much" from having more children is 22 per cent for the childless couples, 9 per cent for those with one live birth, 11 per cent for those with two and three, and 4 per cent for those with four or more. The proportion replying that economic insecurity had discouraged higher fertility "very little or not at all" is 26 per cent for the childless couples, 38 for one-child couples, 44 for two-child couples, 60 for three-child couples, and 26 for those with four or more. (See Appendix III for further distributions among couples of given fertility-planning status but regardless of number of live births).

The wives and husbands in the Study were asked not only about the extent to which they had been discouraged from having children or more children by given factors represented under various hypotheses but were also asked to indicate which of the

various factors had been of first, second, and third importance in this connection. The complete distributions of factors of "first importance" are given in Table 16. It will be noted that about 11 per cent of the wives and 14 per cent of the husbands specified "not sure of a steady income." These figures probably understate the relative importance of "economic insecurity," however, because about 50 per cent of the wives and 43 per cent of the husbands specified "cost of children" as the factor of first importance in discouraging them from having more children. It seems possible that many of those who checked "cost of children" would have checked "not sure of a steady income" as the factor of first importance had the former category been omitted from the list of choices. Partial substantiation of this opinion is the fact that "not sure of a steady income" appears among the *three* most important reasons for 46.5 per cent of the wives and for about 51 per cent of the husbands.

In view of the preceding discussion, it may be surprising to

Table 16. Distribution of couples by replies of wife and husband to question regarding most important reason for not having children or more children.

MOST IMPORTANT REASON	NUMBER		PER CENT	
	Wives	Husbands	Wives	Husbands
TOTAL	1,444	1,444	100.0	100.0
Cost of Children	728	614	50.4	42.5
Not Sure of Steady Income	163	197	11.3	13.6
Not Being More Interested in Children	14	17	1.0	1.2
Parents Had Hard Time Rearing Children	16	22	1.1	1.5
Sharing House	31	19	2.1	1.3
Conformity with "Our Crowd"	1	4	0.1	0.3
Avoid Being Tied Down	27	32	1.9	2.2
A Feeling that Children Cause Parents to Lose Interest in Each Other	7	7	0.5	0.5
Poor Health of Self	239	16	16.6	1.1
Poor Health of Spouse	33	288	2.3	19.9
Poor Health of Children	19	12	1.3	0.8
Fear or Dread of Pregnancy and Childbirth ¹	83	89	5.7	6.2
Already Has Child of Each Sex	65	87	4.5	6.0
No Reason Given	18	40	1.2	2.8

¹ Wife's reply, fear for self; Husband's reply, fear for wife.

find that whereas a relatively high proportion of childless wives and husbands listed uncertainty of a steady income as the most important reason for not having children, the proportions are fairly uniform for parents of one, two, three, and four or more children. This factor was listed as the chief reason for not having children by 24 per cent of the childless wives and by 23 per cent of the childless husbands. It was listed by 9–11 per cent of the mothers and by 11–15 per cent of the fathers of specified numbers of children. The data are given in further detail by fertility-planning status in Table 17.

Table 17. Percentages of wives and husbands designating uncertainty of a steady income as the chief reason for failure to have children or more children, by fertility planning status and number of live births.

INFORMANT AND FERTILITY-PLANNING STATUS OF THE COUPLE	ALL COUPLES	NUMBER OF LIVE BIRTHS				
		0	1	2	3	4+
<i>Reports by Wives</i>						
All Couples	11.3	24.4	10.7	9.8	9.4	9.4
Number and Spacing Planned	11.9	26.2	8.8	1.8	*	*
Number Planned	11.7	*	*	9.5	22.0	*
Quasi-Planned	12.8	*	9.5	15.4	7.9	20.5
Excess Fertility	8.6	*	18.5	7.9	6.8	6.5
Number and Spacing or Number Planned	11.8	25.4	9.1	5.9	17.0	4.3
<i>Reports by Husbands</i>						
All Couples	13.6	23.0	14.8	12.2	10.7	12.4
Number and Spacing Planned	15.1	24.6	12.8	8.9	*	*
Number Planned	14.6	*	*	15.1	14.6	*
Quasi-Planned	12.8	*	11.6	12.9	15.9	12.8
Excess Fertility	12.6	*	24.1	10.9	6.8	14.8
Number and Spacing or Number Planned	15.0	23.8	14.6	12.2	13.2	0.0
POPULATION BASES FOR ABOVE PERCENTAGES						
All Couples	1,444	135	365	540	234	170
Number and Spacing Planned	403	126	148	112	12	5
Number Planned	205	4	16	126	41	18
Quasi-Planned	454	4	147	201	63	39
Excess Fertility	382	1	54	101	118	108
Number and Spacing or Number Planned	608	130	164	238	53	23

* Percentage not computed.

Whereas data of the above type are of interest, those relating to actual fertility rates by various measures of economic security afford more rigorous tests of the hypothesis. For a point of departure we may refer briefly to results of a previous analysis of the interrelation of socio-economic status, fertility planning, and fertility.¹⁴ This analysis indicated that "despite the relatively low fertility levels of the 'number and spacing planned' group, the fertility rates within this group tend to be directly, instead of inversely, associated with socio-economic status. Descending the scale by fertility-planning status, one finds a somewhat orderly transition from the direct to the inverse relation of fertility and socio-economic status."¹⁵

In the discussion of those findings, the following statement was made:

Adequate interpretation of the direct relation within the "number and spacing planned" group must await the analysis of data relating to other hypotheses. It should be pointed out, however, that the "number and spacing planned" group is more homogeneous than any other considered here with respect to regularity of contraceptive practice. This group practiced contraception effectively, stopping only for planned pregnancies. In consequence, the factors of differential prevalence and effectiveness of contraceptive practice—the factors underlying the general inverse relation of fertility to socio-economic status—are removed. It seems likely that the removal of these factors serves to unmask the influence of other factors, such as feelings of economic security, which may be directly associated both with socio-economic status and desire for children.¹⁶

An indication that the above is indeed the case is afforded by the analysis of fertility in relation to various measures of economic security and fertility-planning status in Figures 10–19.

¹⁴ Kiser, Clyde V. and Whelpton, P. K.: *Social and Psychological Factors Affecting Fertility. IX. Fertility Planning and Fertility Rates by Socio-Economic Status. The Milbank Memorial Fund Quarterly*, April, 1949, xxvii, No. 2, pp. 222–241 (Reprint pp. 393–412).

¹⁵ *Ibid.*, pp. 223–224 (Reprint pp. 394–395).

¹⁶ *Ibid.*, pp. 237–238 (Reprint pp. 408–409).

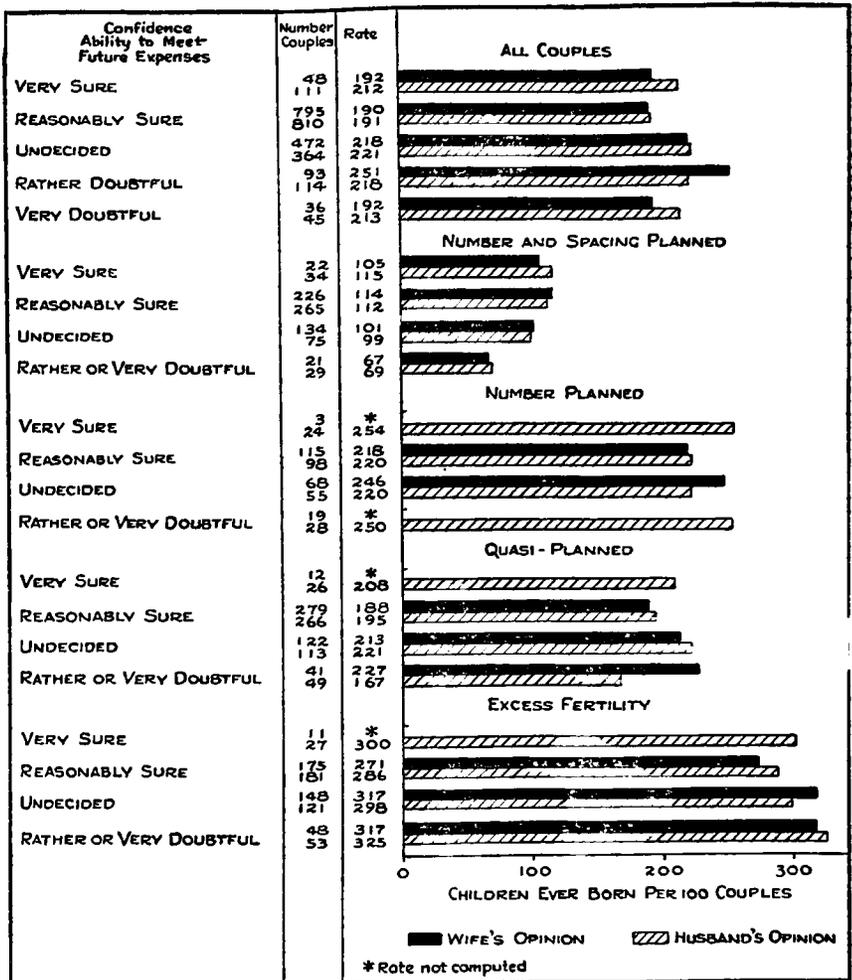


Fig. 10. Fertility rates by fertility-planning status and self-ratings of wives and husbands on confidence in meeting future expenses.

In these charts fertility rates¹⁷ are presented by various measures of economic security for all couples and for couples of given fertility-planning status. As in the previous charts, the scales purport to range from economic security to economic insecurity.

The point of outstanding significance in Figures 10-19 is the direct relation of fertility to economic security among couples

¹⁷ The fertility rates are not standardized for age of wife because the data are restricted to couples married 12-15 years with wife under 30 and husband under 40 at marriage.

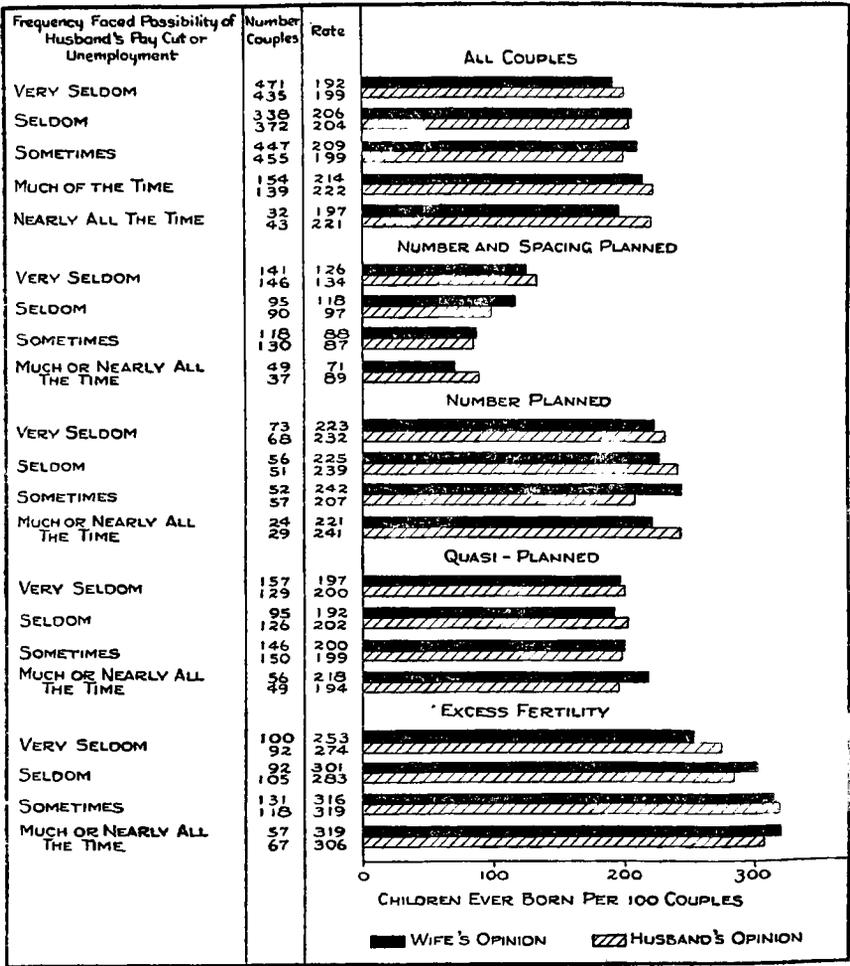


Fig. 11. Fertility rates by fertility-planning status and self-ratings of wives and husbands on frequency of facing possibility of husband's pay cut or unemployment.

in the "number and spacing planned" group. The fertility of the "number and spacing planned" group is low in comparison with that of couples of other fertility-planning status, but within this group it tends to step up rather sharply and consistently with strengthening of economic security. This type of relation is found with all except one of the various measures of economic security, and the results are essentially the same regardless of whether the criteria of security relate to the wife or to the husband. The exception occurs in the use of replies

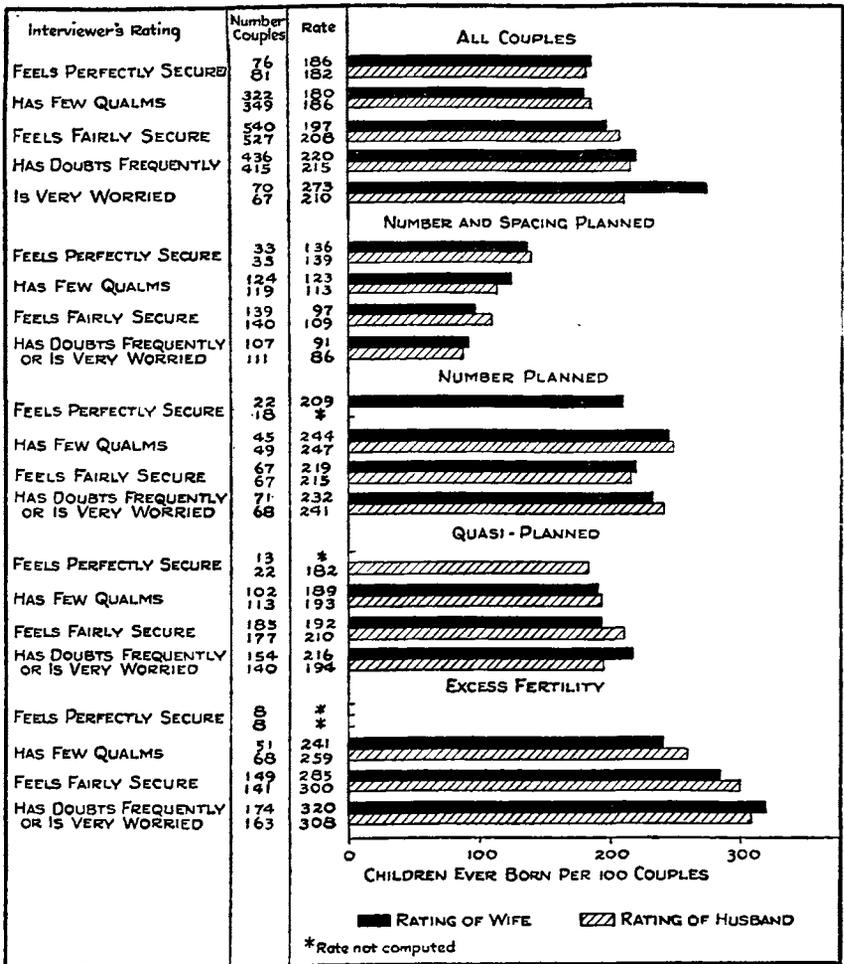


Fig. 12. Fertility rates by fertility-planning status and interviewer's ratings of wives and husbands on feeling of economic security.

to the question concerning extent of "special expenses that have put a great strain on the family pocketbook" as the measure of economic security (Figure 13). As already noted, this deviant type of relationship with fertility seems to indicate only that the more children a family has the more it is subjected to special expenses.

The next point to be noted is the transition from the direct to the inverse relation of fertility to economic security as one descends the fertility-planning scale. More specifically, the

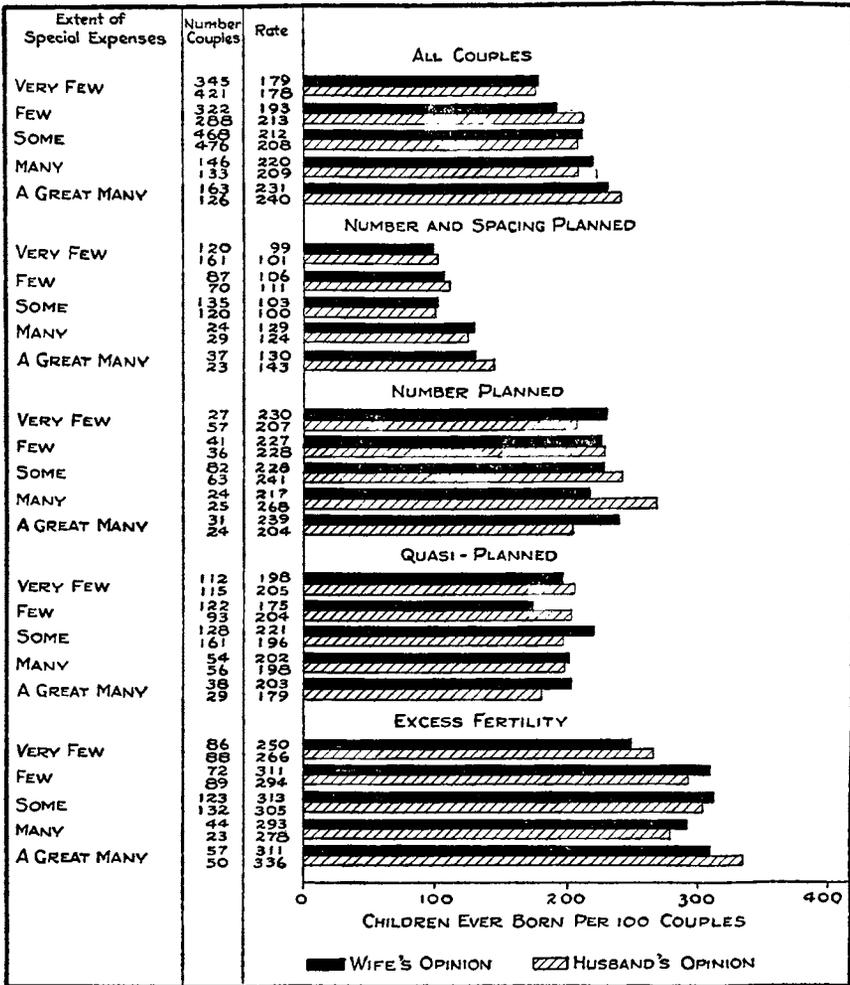


Fig. 13. Fertility rates by fertility-planning status and self-ratings of wives and husbands on extent of special expenses arising from sickness, accidents, etc.

most frequent pattern depicted in Figures 10-19 is that of a direct relation of fertility to security within the "number and spacing planned" group, little or mixed relation in the "number planned" and "quasi-planned" groups, and an inverse relation of fertility to economic security within the "excess fertility" group. This situation holds in the classification by index of economic security of the couple (Figure 18) and by the jointly considered indices of economic security of the wife and husband.

The transition from the direct to the inverse relation prob-

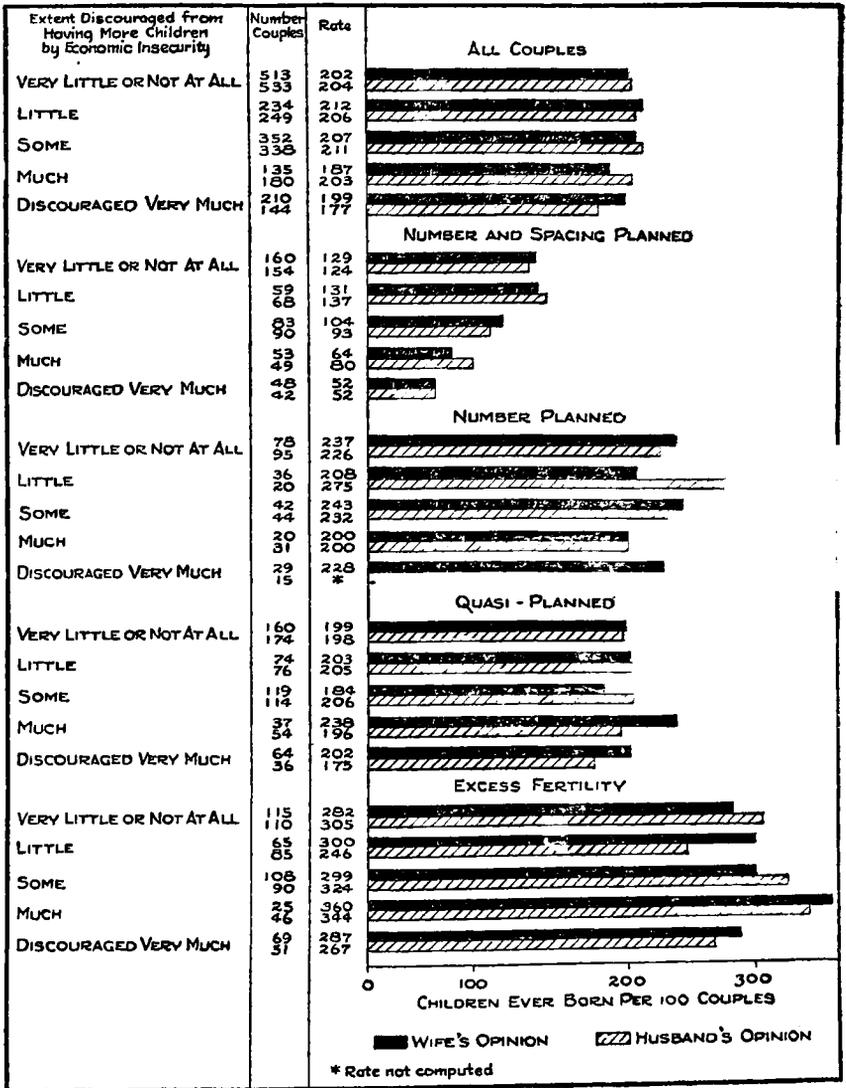


Fig. 14. Fertility rates by fertility-planning status and self-ratings of wives and husbands on extent of discouragement from having more children because of economic insecurity.

ably reflects a two-way relation between economic insecurity and fertility. As already stated, either of the two variables may be the cause or effect of the other. One couple might limit family size because of insecurity. Another might be insecure partly because of the large family. It is virtually impossible to

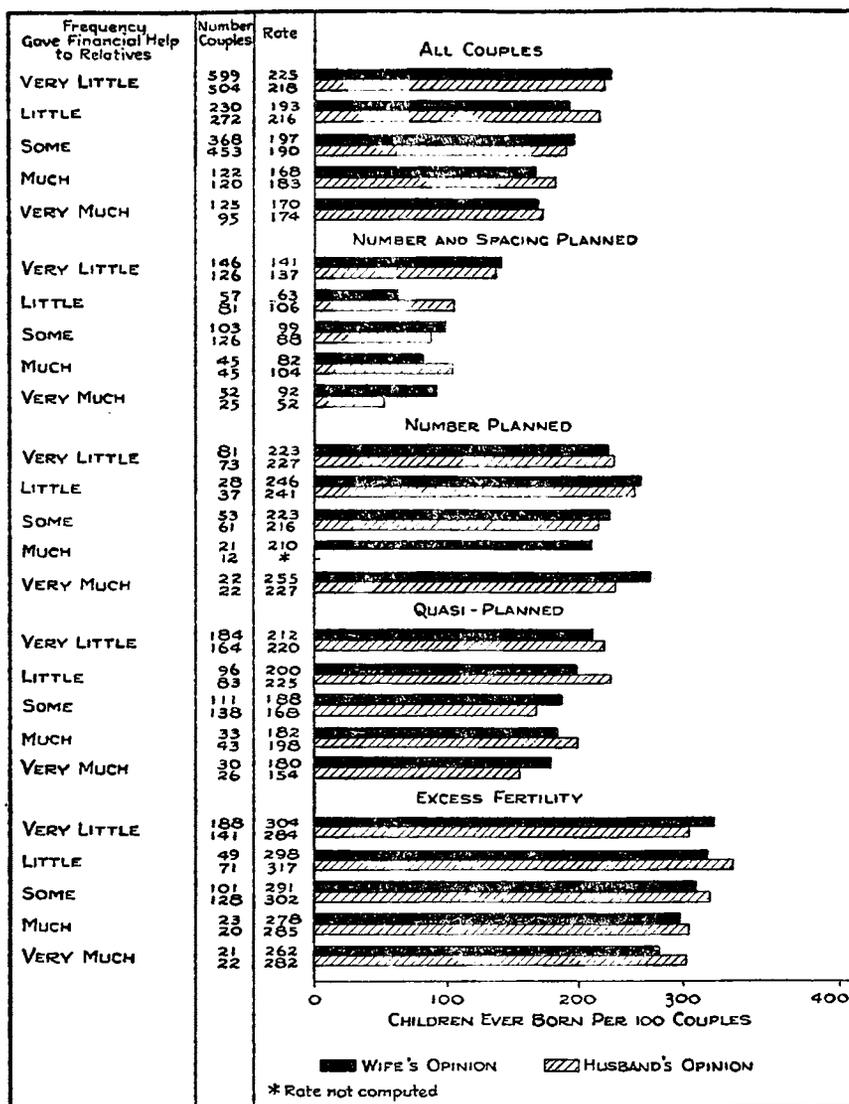


Fig. 15. Fertility rates by fertility-planning status and self-ratings of wives and husbands on frequency of financial help given to relatives.

separate the determinative and selective aspects in the relation of security to fertility. Nevertheless, it seems reasonable to believe that among couples having fertility under control the causal connection tends to run from security to fertility, whereas among those who have had more pregnancies than

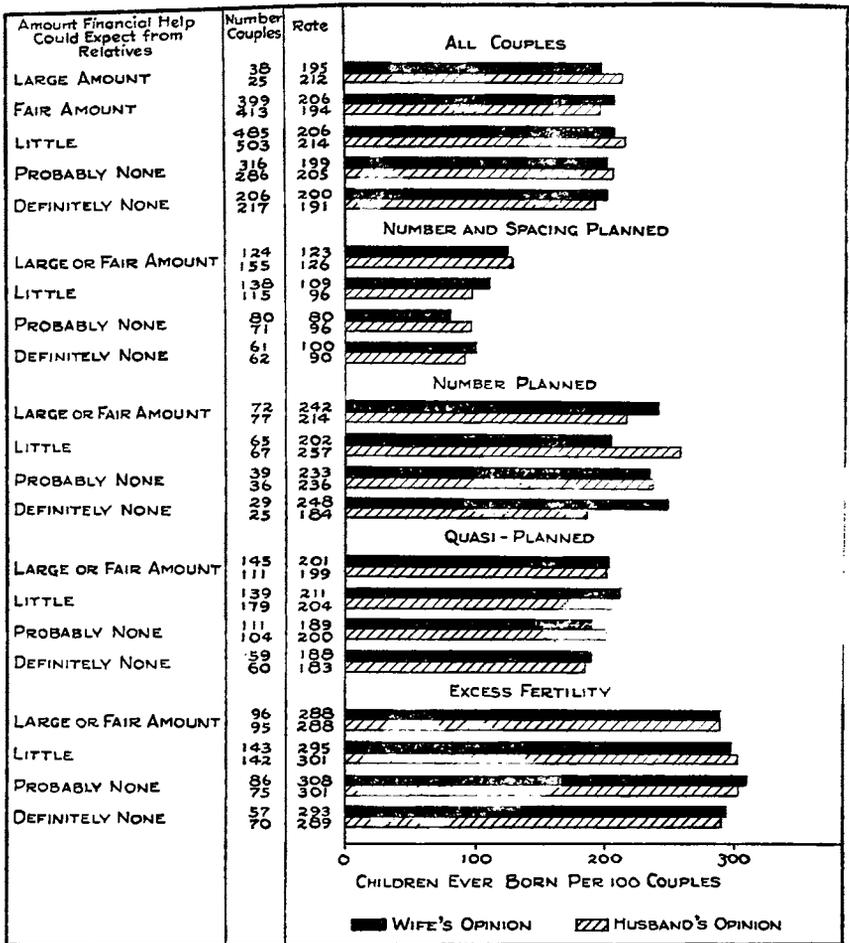


Fig. 16. Fertility rates by fertility-planning status and self-ratings of wives and husbands on amount of financial help that could be expected from relatives in an emergency.

they wanted, the relation tends to run from high fertility and probably concomitant poverty to economic insecurity.

Although the direct relation of fertility to economic security tends to be found only within the "number and spacing planned" group and not within the "number planned" group, it holds up with fair consistency when these two fertility-planning groups are consolidated. This is mentioned because it means that the second part of the hypothesis (relating to all "planned families") actually is confirmed. Nevertheless, it is

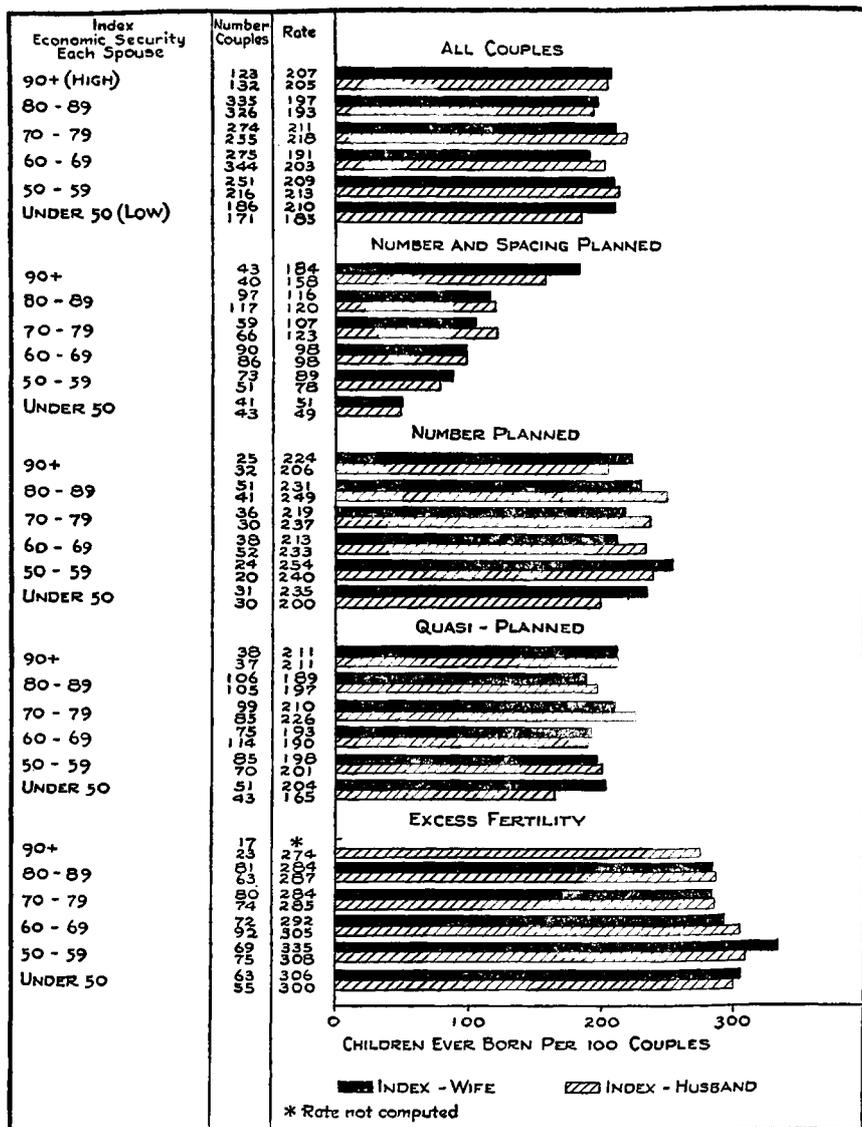


Fig. 17. Fertility rates by fertility-planning status and index of economic security of each spouse.

important to remember that the “number and spacing planned” group is responsible for the verification.

The Role of Childlessness. Much of the direct relation of fertility to economic security within the “number and spacing planned” group can be explained by a marked association be-

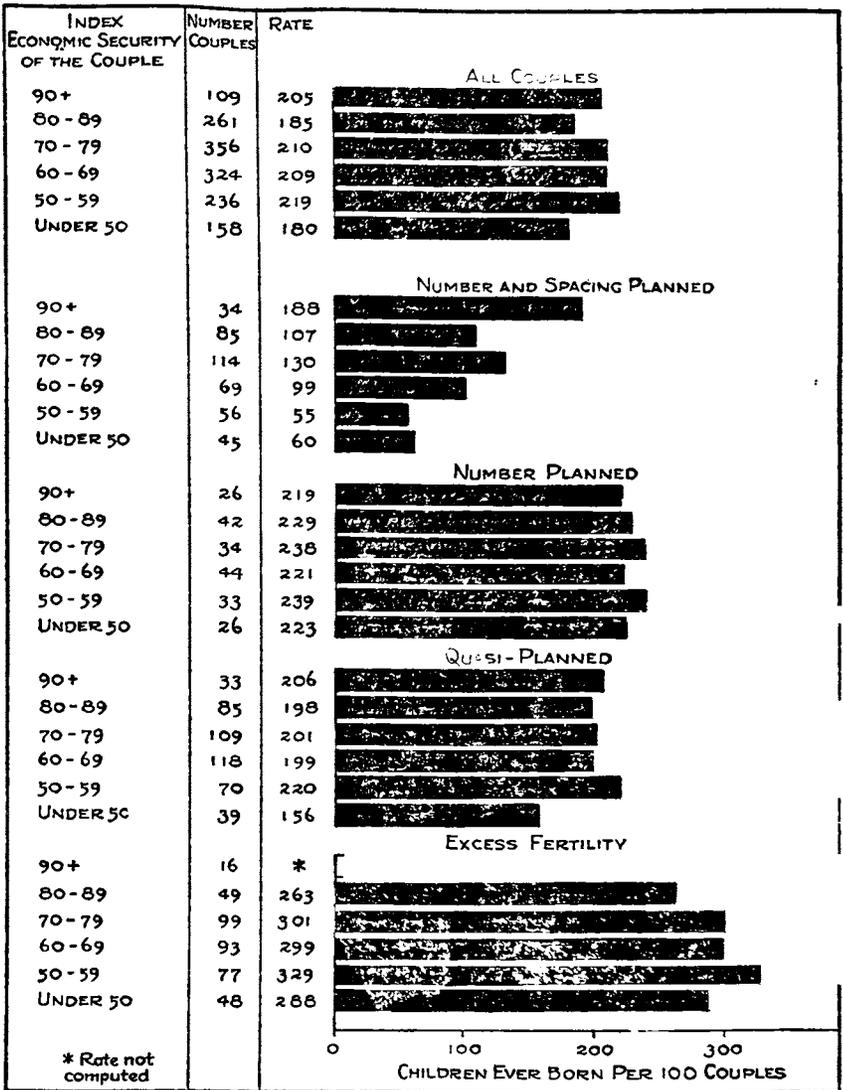


Fig. 18. Fertility rates by fertility-planning status and index of economic security of the couple.

tween economic insecurity and childlessness. It will be recalled that "relatively sterile" couples were eliminated from the Study and that "never pregnant" couples were included only if they had practiced contraception regularly and continuously since marriage. It will also be recalled that by definition these "never pregnant" couples were assigned exclusively to the

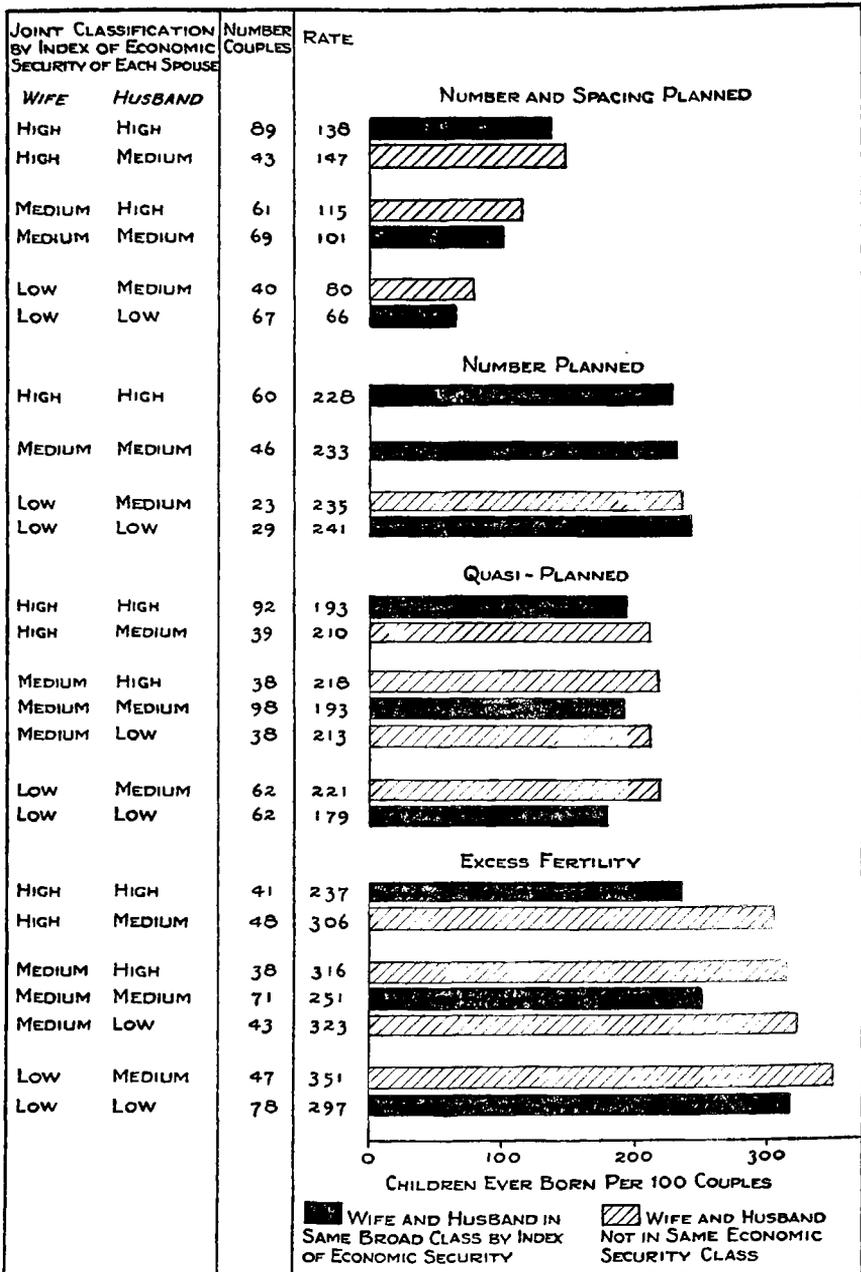


Fig. 19. Fertility rates by fertility-planning status and indices of economic security of the wife and husband jointly considered.

“number and spacing planned” group. Hence the childless

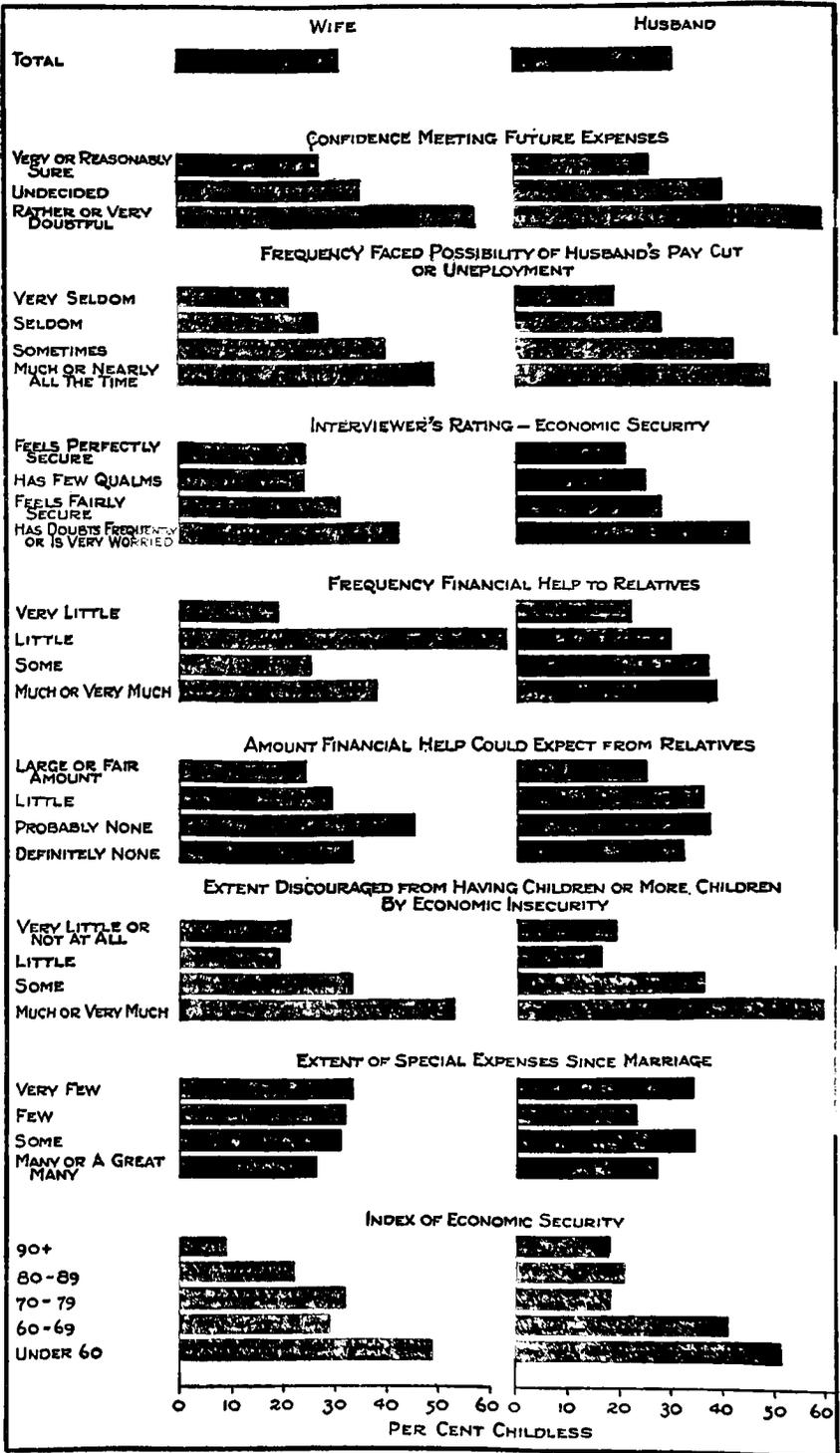


Fig. 20. Per cent childless among "number and spacing planned" couples according to various indicators of economic security of the wife and husband (see Table 18).

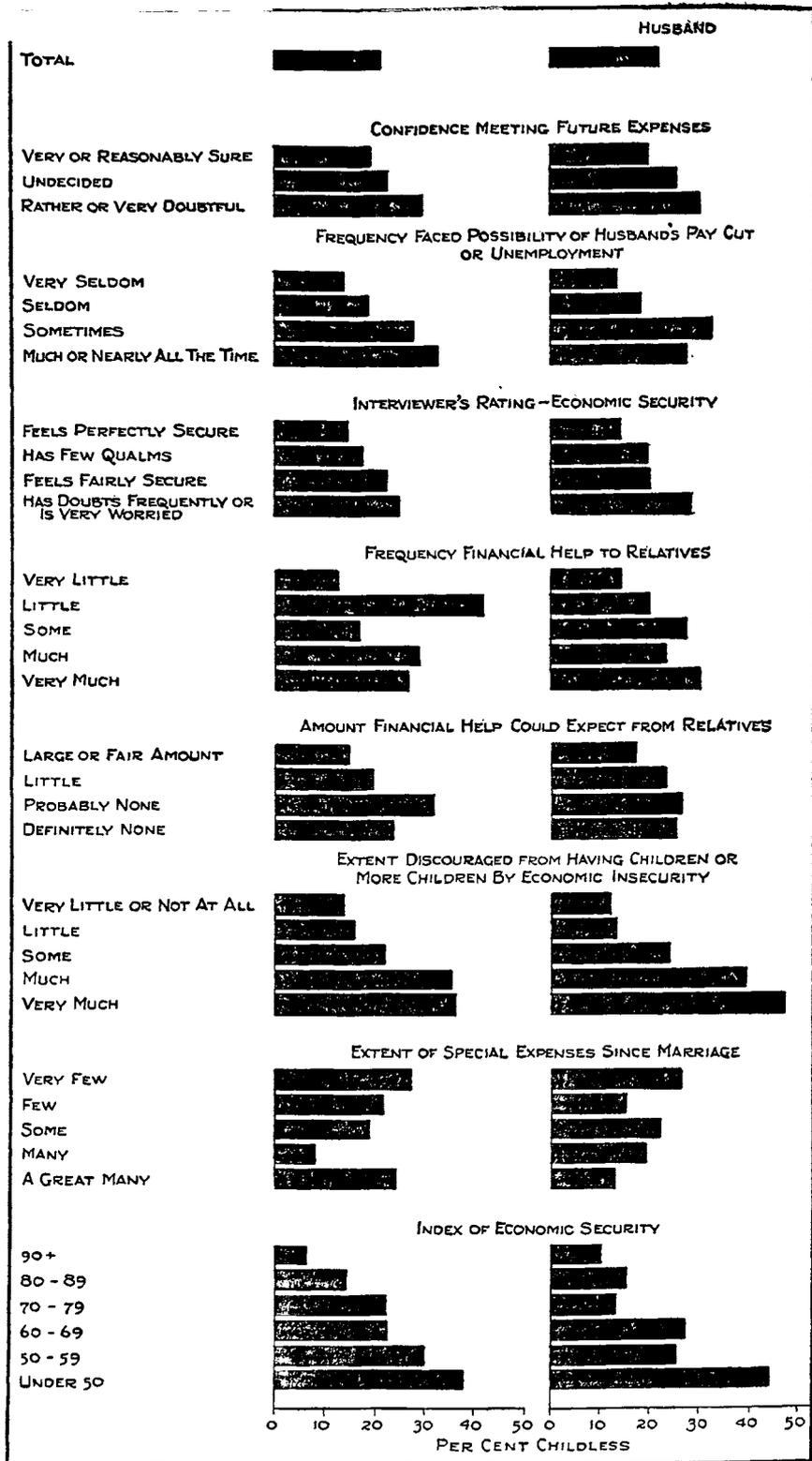


Fig. 21. Per cent childless among all "planned families" according to various indicators of economic security of the wife and husband (see Table 19).

Table 18. The fertility of, and incidence of childlessness among, "number and spacing planned" couples, by various measures of economic security.

MEASURE OF ECONOMIC SECURITY	NUMBER OF COUPLES				CHILDREN EVER BORN PER 100 COUPLES				PER CENT		
	All Couples		Fertile Couples		All Couples		Fertile Couples		Childless		
	Wife	Husband	Wife	Husband	Wife	Husband	Wife	Husband	Wife	Husband	
<i>Confidence Meeting Future Expenses</i>											
Very or Reasonably Sure	248	299	181	220	113	112	155	152	27.0	26.4	
Undecided	134	75	87	45	101	99	155	164	35.1	40.0	
Rather or Very Doubtful	21	29	9	12	67	69	*	*	57.1	58.6	
<i>Frequency Faced Possibility of Husband's Pay Cut or Unemployment</i>											
Very Seldom	141	146	112	118	126	134	159	166	20.6	19.2	
Seldom	95	90	69	65	118	97	162	134	27.4	27.8	
Sometimes	118	180	71	75	88	87	146	151	39.8	42.3	
Much or Nearly All the Time	49	37	25	19	71	89	140	*	49.0	48.6	
<i>Interviewer's Rating—Economic Security</i>											
Feels Perfectly Secure	83	83	25	26	136	189	180	177	24.2	21.2	
Has Few Qualms	124	119	94	89	123	113	162	152	24.2	26.2	
Feels Fairly Secure	189	140	96	101	97	109	141	151	80.9	27.9	
Has Doubts Frequently or Is Very Worried	107	111	62	61	91	86	156	156	42.1	45.0	
<i>Frequency Financial Help to Relatives</i>											
Very Little	146	126	119	98	141	137	173	176	18.5	22.2	
Little	57	81	21	57	63	106	171	151	63.2	29.6	
Some	108	126	77	79	99	88	192	141	25.2	37.3	
Much or Very Much	97	70	60	48	86	86	142	140	38.1	38.6	

TABLE 18—(Continued)

MEASURE OF ECONOMIC SECURITY	NUMBER OF COUPLES				CHILDREN EVER BORN PER 100 COUPLES				PER CENT	
	All Couples		Fertile Couples		All Couples		Fertile Couples		Childless	
	Wife	Husband	Wife	Husband	Wife	Husband	Wife	Husband	Wife	Husband
<i>Amount Financial Help Could Expect From Relatives</i>										
Large or Fair Amount	124	155	94	116	123	126	168	168	24.2	25.2
Little	138	115	98	74	109	96	154	149	29.0	36.7
Probably None	80	71	44	45	80	96	145	151	45.0	36.6
Definitely None	61	62	41	42	100	90	149	133	32.8	32.3
<i>Extent Discouraged From Having More Children by Economic Insecurity</i>										
Very Little or Not at All	160	154	126	125	129	124	164	153	21.3	18.8
Little	59	68	48	57	131	137	160	163	18.6	16.2
Some	83	90	56	58	104	93	154	145	32.5	35.6
Much or Very Much	101	91	47	37	58	67	126	165	53.5	59.3
<i>Extent Special Expenses Since Marriage</i>										
Very Few	120	161	80	106	99	101	149	133	33.3	34.2
Few	87	70	59	54	106	111	156	144	32.2	22.9
Some	135	120	93	79	103	100	149	152	31.1	34.2
Many or a Great Many	61	52	45	38	130	133	176	182	26.2	26.9
<i>Index Economic Security Each Spouse</i>										
90+	43	40	39	33	184	158	203	191	9.3	17.5
80-89	97	117	76	93	116	120	149	151	21.6	20.5
70-79	59	66	40	54	107	123	158	150	32.2	18.2
60-69	90	86	64	51	98	98	138	165	28.9	40.7
Under 60	114	94	53	46	75	65	148	133	49.1	51.1

* Rate not computed.

Table 19. The fertility of, and incidence of childlessness among, "number and spacing or number planned" couples, by various measures of economic security.

MEASURE OF ECONOMIC SECURITY	NUMBER OF COUPLES				CHILDREN EVER BORN PER 100 COUPLES				PER CENT		
	All Couples		Fertile Couples		All Couples		Fertile Couples		Childless		
	Wife	Husband	Wife	Husband	Wife	Husband	Wife	Husband	Wife	Husband	
<i>Confidence Meeting Future Expenses</i>											
Very or Reasonably Sure	366	421	295	340	147	145	182	180	19.4	19.2	
Undecided	202	130	155	98	150	150	195	199	28.3	24.6	
Rather or Very Doubtful	40	57	28	40	143	158	204	225	30.0	29.8	
<i>Frequency Faced Possibility of Husband's Pay Cut or Unemployment</i>											
Very Seldom	214	214	183	186	159	165	186	190	14.5	18.1	
Seldom	151	141	123	116	158	148	193	180	18.5	17.7	
Sometimes	170	187	123	128	135	124	187	180	27.6	31.6	
Much or Nearly All the Time	73	66	49	48	121	156	180	215	32.9	27.3	
<i>Interviewer's Rating—Economic Security</i>											
Feels Perfectly Secure	55	51	47	44	165	161	194	186	14.5	13.7	
Has Few Qualms	169	168	189	186	155	152	188	188	17.8	19.0	
Feels Fairly Secure	206	207	159	166	137	143	177	179	22.8	19.8	
Has Doubts Frequently or is Very Worried	178	179	138	129	147	145	197	201	25.3	27.9	
<i>Frequency Financial Help to Relatives</i>											
Very Little	227	199	198	171	170	170	195	198	12.8	14.1	
Little	85	118	49	94	124	148	214	186	42.4	20.3	
Some	186	187	130	136	141	130	169	179	16.7	27.3	
Much	66	57	47	44	123	137	172	177	28.8	22.8	
Very Much	74	47	54	53	141	134	193	191	27.0	29.8	

TABLE 19—(Continued)

MEASURE OF ECONOMIC SECURITY	NUMBER OF COUPLES				CHILDREN EVER BORN PER 100 COUPLES				PER CENT					
	All Couples		Fertile Couples		All Couples		Fertile Couples		Childless					
	Wife	Husband	Wife	Husband	Wife	Husband	Wife	Husband	Wife	Husband				
<i>Amount Financial Help Could Expect From Relatives</i>														
Large or Fair Amount	196	232	166	193	167	155	197	187	15.3	16.8				
Little	203	182	163	141	139	155	173	200	19.7	22.5				
Probably None	119	107	81	79	130	143	191	194	31.9	26.2				
Definitely None	90	87	68	65	148	117	196	157	24.4	25.3				
<i>Extent Discouraged From Having More Children by Economic Insecurity</i>														
Very Little or Not at All	238	249	204	220	165	163	192	185	14.3	11.6				
Little	95	88	80	77	160	168	190	192	15.8	12.5				
Some	125	134	98	102	150	139	192	182	21.6	23.9				
Much	73	80	47	49	101	126	157	206	35.6	38.8				
Very Much	77	57	49	30	118	98	186	187	36.4	47.4				
<i>Extent Special Expenses Since Marriage</i>														
Very Few	147	218	107	161	123	128	169	174	27.2	26.1				
Few	128	106	100	90	145	151	185	178	21.9	15.1				
Some	217	183	175	142	150	149	186	192	19.4	22.4				
Many	48	54	44	44	173	191	189	234	8.3	18.5				
A Great Many	68	47	52	41	179	174	235	200	23.5	12.8				
<i>Index Economic Security Each Spouse</i>														
90+	68	72	64	65	199	179	211	198	5.9	9.7				
80-89	148	158	127	134	156	153	182	181	14.2	15.2				
70-79	95	96	74	84	149	158	192	181	22.1	12.5				
60-69	128	138	100	101	134	149	169	203	21.9	26.8				
50-59	97	71	68	53	130	124	185	166	29.9	25.4				
Under 50	72	73	45	41	131	111	209	198	37.5	43.8				

Table 20. The fertility of, and incidence of childlessness among, "number and spacing planned" and "number and spacing or number planned" couples, by index of economic security of the couple and of the wife and husband jointly considered.

INDEX OF ECONOMIC SECURITY	NUMBER AND SPACING PLANNED					NUMBER AND SPACING PLANNED OR NUMBER PLANNED					
	Number of Couples		Children Ever Born Per 100 Couples		Per Cent Childless	Number of Couples		Children Ever Born Per 100 Couples		Per Cent Childless	
	All Couples	Fertile Couples	All Couples	Fertile Couples		All Couples	Fertile Couples	All Couples	Fertile Couples		
<i>Summary Index (Couple)</i>											
90+	34	30	188	213	11.8	60	56	202	216	6.7	
80-89	85	68	107	134	20.0	127	110	147	170	13.4	
70-79	114	89	130	167	21.9	148	123	155	243	16.9	
60-69	69	47	99	145	31.9	113	87	146	190	23.0	
Under 60	101	43	57	135	57.4	160	102	122	191	36.3	
<i>Summary Index (Joint)</i>											
<i>Wife</i>											
High	89	76	138	162	14.6	149	136	174	191	8.7	
High	43	36	147	175	16.3	56	49	168	192	12.5	
High	8	8	*	*	*	11	6	*	*	*	
Medium	61	45	115	156	26.2	71	55	128	165	22.5	
Medium	69	48	101	146	30.4	115	92	154	192	20.0	
Medium	19	11	*	*	*	37	27	116	159	27.0	
Low	7	5	*	*	*	10	8	*	*	*	
Low	40	21	80	152	47.5	63	44	137	195	30.2	
Low	67	32	66	138	52.2	96	61	119	187	36.5	

* High = 80+; medium = 60-79; low = under 60.

* Rate not computed.

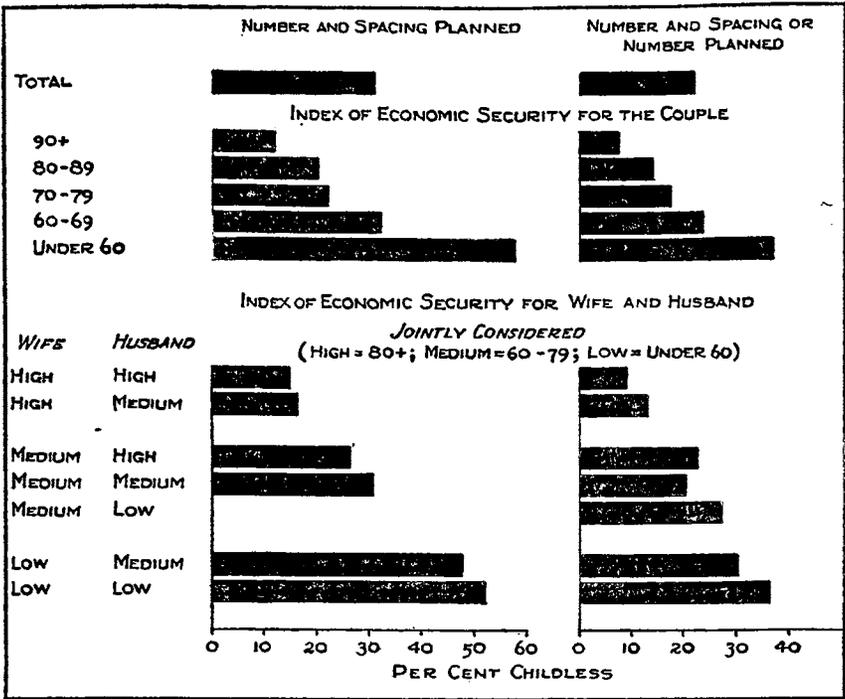


Fig. 22. Per cent childless among “number and spacing planned” couples and among all “planned families” by index of economic security of the couple and of the wife and husband jointly considered (see Table 20).

couples in the Study are in the main voluntarily childless and are restricted mainly to the “number and spacing planned” group. The few exceptions in each instance are couples having no live birth but one or more pregnancies terminating in stillbirths or unintentional abortions.

The marked tendency toward an increase in childlessness with lessening of economic security is shown with all of the available criteria of economic security except “special expenses.” (Figures 20-22, Tables 18-20). As indicated in Figure 22, only 12 per cent of the “number and spacing planned” couples scoring 90 or over on the index of economic security are childless. The proportion steps up consistently with decreasing score and 57 per cent of those scoring under 60 are childless. Among all “planned families,” the corresponding percentages are 7 and 36.¹⁸

¹⁸ Chi squares of the distribution of childlessness by index of economic security
(Continued on page 94)

The heavy role of childlessness in the direct relation of fertility to economic security is made evident when fertility rates by various measures of economic security are shown for "all couples" and for "fertile couples" within the "number and spacing planned" group (Figure 23, Table 18) and within the total group of "planned families" (Figure 24, Table 19). The situation may be summarized by reference to Figure 25 (Table 20) where the classifications are by index of economic security of the couple and of the wife and husband jointly considered. Within the "number and spacing planned" group the direct relation of fertility to index of economic security persists when the data are restricted to fertile couples but the relative spread of the rates is reduced considerably. Within the total group of "planned families" the direct relation disappears when the

of the couple indicate that association of the two variables is "very significant" statistically for both the "number and spacing planned" group and the total group of "planned families." Within both groups departure from uniformity of distribution of childlessness by index of economic security is significant at the 1 per cent level. As indicated below, however, when differences between given pairs of economic-security classes are tested, significance at the 1 per cent level is found only in comparisons between the couples of lowest index of security (and highest proportion childless) and certain other groups. Most of the differences between groups of higher index fail to be significant at the 5 per cent level. The small numbers (n) apparently account for much of this. The numbers of cases in the uninflated sample were used as population bases in the computation of chi squares and tests of inter-class differences.

SIGNIFICANCE OF DIFFERENCES BETWEEN ECONOMIC-SECURITY CLASSES WITH RESPECT TO PROPORTIONS CHILDLESS AMONG "NUMBER AND SPACING PLANNED" COUPLES (UPPER RIGHT) AND AMONG ALL "PLANNED FAMILIES" (LOWER LEFT).						NUMBER OF CASES (N) IN UNINFLATED SAMPLE	
						Number and Spacing Planned	All Planned Families
Index of Economic Security	90+	80-89	70-79	60-69	Under 60		
90+		c	c	c	a	21	34
80-89	c		c	c	a	45	68
70-79	c	c		c	a	58	81
60-69	b	c	c		b	41	66
Under 60	a	a	a	c		56	88

a = Significant at .01 level.

b = " " .05 "

c = Not " " .05 "

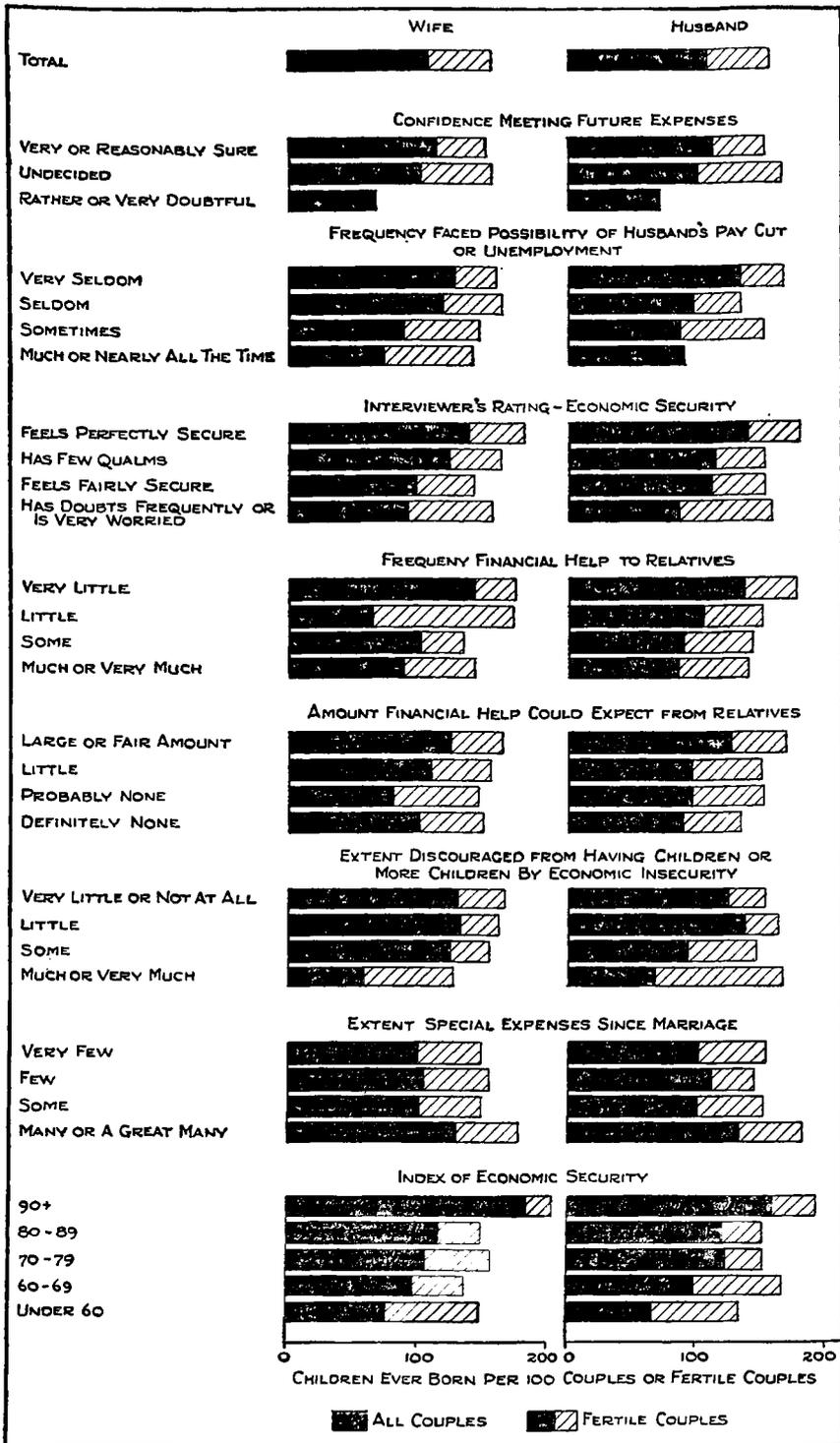


Fig. 23. Fertility rates by various measures of economic security of the wife and husband among "all couples" and "fertile couples" classified as "number and spacing planned" (see Table 18).

data are restricted to fertile couples. We have previously noted that "number and spacing planned" couples are responsible for the direct relation between economic security and fertility among "planned families." We may now note that the *childless* couples in the "number and spacing planned" group are responsible for the confirmation of the hypothesis.

The foregoing is not intended to play down the impact of economic insecurity but rather to describe an important source of its operation. The sharp increase of voluntary childlessness with decrease of economic security is a matter of importance in itself.

Fertility by Economic Security and Planning Status Within Groups of Specific Socio-Economic Status. In view of the relation of economic security to socio-economic status, the question arises as to whether the direct relation of fertility to economic security persists within groups fairly homogeneous with respect to socio-economic status. The sample is too small to provide a definitive answer to this question. For a really adequate test one would need sufficiently large numbers in each cell to yield reliable fertility rates after rather detailed cross-classifications are made by economic security and socio-economic status within given fertility-planning groups. In this instance, even when broad subdivisions (high, medium, and low) are applied to measures of both economic security and socio-economic status, many of the cells are not sufficiently represented to yield reliable fertility rates. However, several measures of both economic security and socio-economic status are used and this makes it possible to judge consistency of results to some extent.

In three of the six types of cross-classifications shown in Tables 21-23 the index of economic security is used as the criterion for economic security and the index of socio-economic status, net worth, and husband's average annual earnings are used successively as the criteria of socio-economic status. In the remaining three, the replies of wives to questions regarding confidence in meeting future expenses, frequency faced possi-

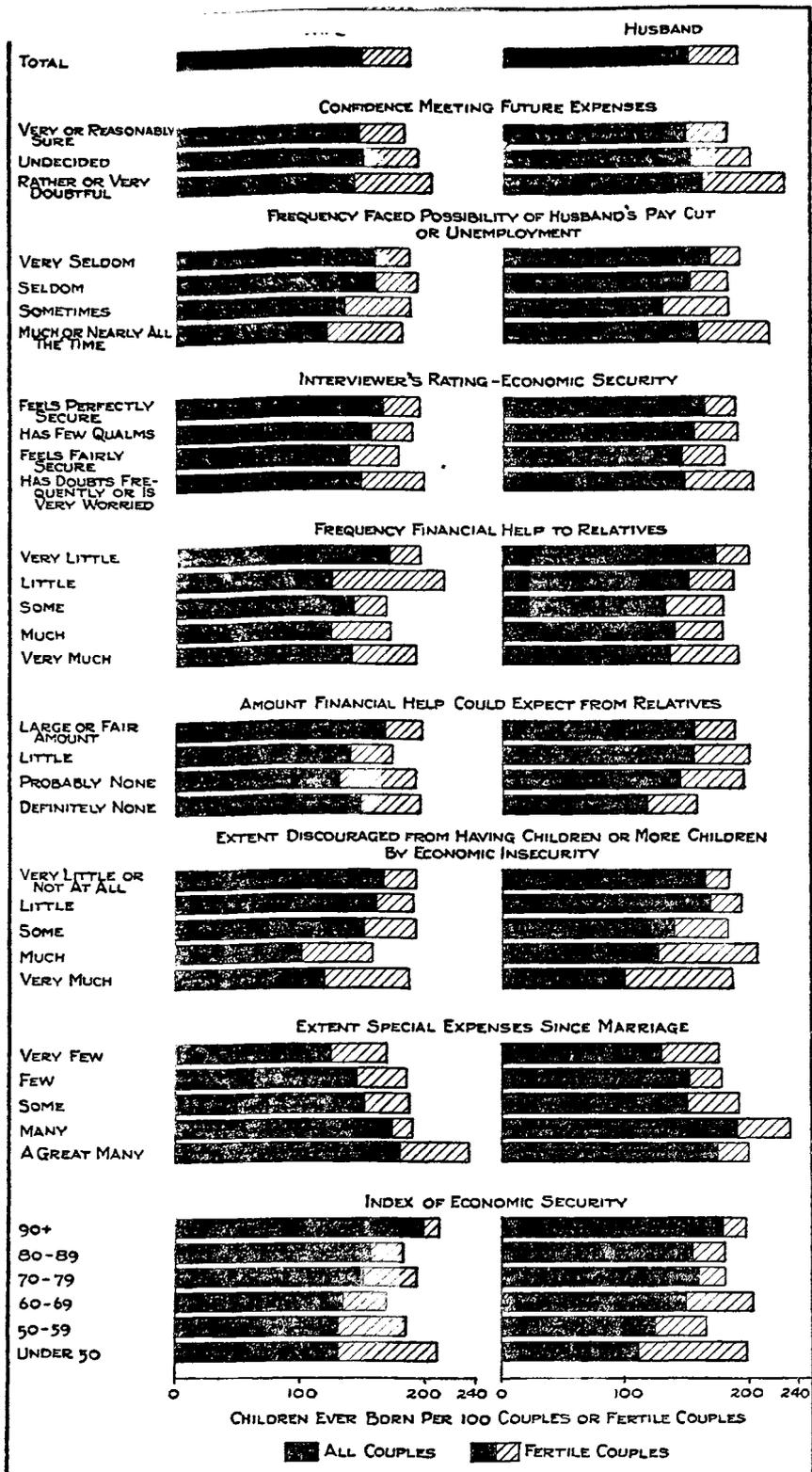


Fig. 24. Fertility rates by various indicators of economic security of the wife and husband among "all couples" and "fertile couples" in "planned families" (see Table 19).

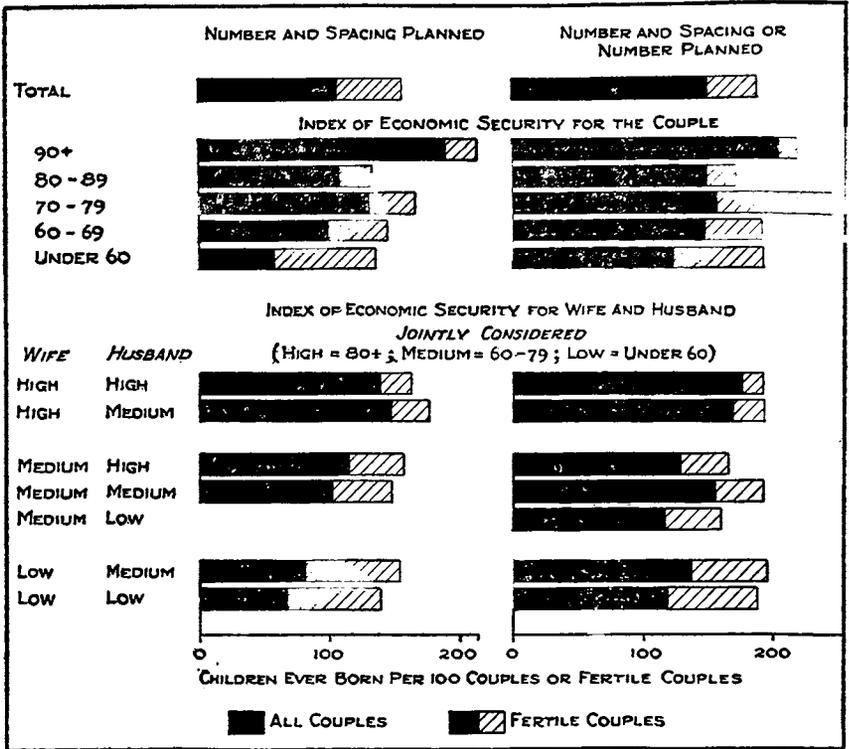


Fig. 25. Fertility rates by indices of economic security among "all couples" and "fertile couples" classified as "number and spacing planned" and as "planned families" (see Table 20).

bility of husband's pay cut or unemployment, and frequency of financial help to relatives are used successively as measures of security and husband's average annual earnings is used in each case as the measure of socio-economic status. In addition, Appendix VI presents fertility rates for "number and spacing planned" couples by index of economic security and by education, occupation, and other characteristics.

Despite the gaps in the data and despite certain irregularities which occur mainly in the groups of "medium" index of socio-economic status, net worth, and husband's average annual earnings, the direct relation of fertility to economic security is the most frequent pattern exhibited by the various cross-classifications. The solid black portions of the bars in Figures 26-28 indicate that this holds true for the total group of

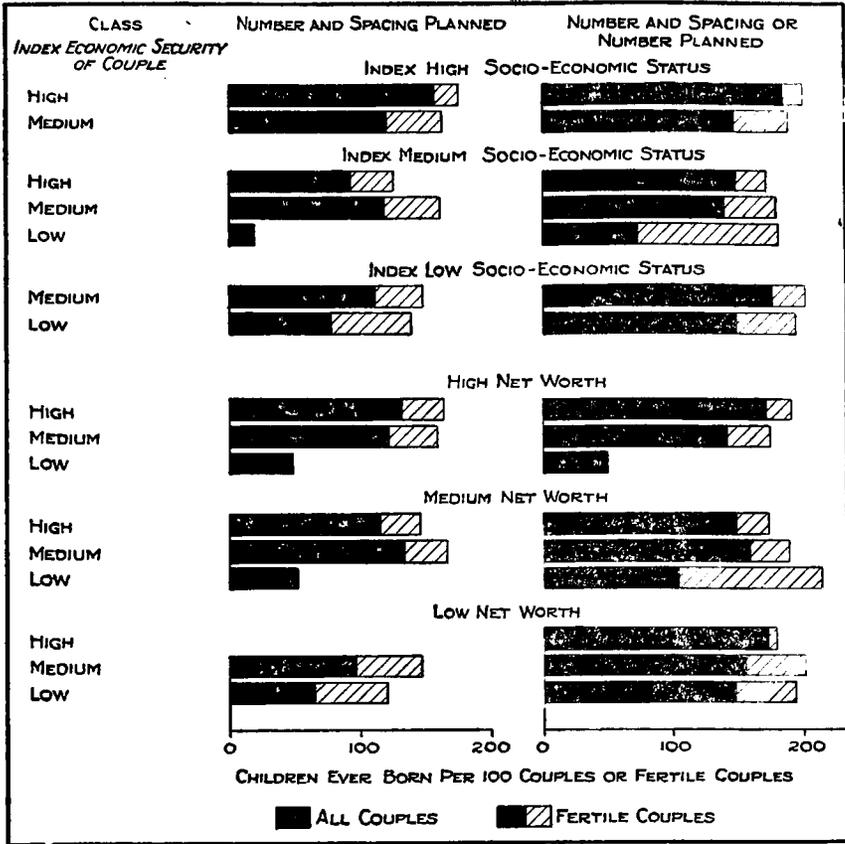


Fig. 26. Fertility rates by index of economic security among "all couples" and "fertile couples" classified as "number and spacing planned" and as "planned families" and of given index of socio-economic status and net worth (see Table 21).

"planned families" as well as for the "number and spacing planned" group. Thus, it is of interest to find that whereas the direct relation of fertility-planning status to economic security has little existence apart from socio-economic status, the direct relation of size of planned family to feeling of economic security appears to be a reality with or without the influence of socio-economic status.¹⁹

¹⁹ Although it has been noted that Figures 10-19 reveal little relation between fertility and economic security among either "number planned" or "quasi-planned" families before any subdivision is made by socio-economic status, a side analysis suggests at least some emergence of a direct relation after socio-economic status is "controlled." Also, although the inverse relation of fertility to economic security (Continued on page 104)

Table 21. Fertility rates for all couples and fertile couples, and percentages childless, by index of economic security of the couple, by index of socio-economic status and by net worth. Data given for "number and spacing planned" and for "number and spacing of number planned" groups.

INDEX OF ECONOMIC SECURITY OF COUPLES	NUMBER AND SPACING PLANNED						NUMBER AND SPACING PLANNED OR NUMBER PLANNED						Per Cent Childless			
	Number of Couples			Children Ever Born Per 100 Couples			Per Cent Childless			Number of Couples				Children Ever Born Per 100 Couples		
	All Couples	Fertile Couples	Ever Born Per 100 Couples	All Couples	Fertile Couples	Ever Born Per 100 Couples	All Couples	Fertile Couples	Childless	All Couples	Fertile Couples	Ever Born Per 100 Couples		All Couples	Fertile Couples	Ever Born Per 100 Couples
INDEX HIGH SOCIO-ECONOMIC STATUS (UNDER 20)																
High (80 and Over)	60	54	158	176	10.0	85	79	185	199	7.1						
Medium (60-79)	43	32	121	163	25.6	51	40	147	188	21.6						
Low (Under 60)	6	2	*	*	*	6	2	*	*	*						
INDEX MEDIUM SOCIO-ECONOMIC STATUS (20-39)																
High	42	31	93	126	26.2	83	72	149	172	18.3						
Medium	99	73	119	162	26.3	132	102	188	178	22.7						
Low	36	7	19	*	80.6	49	20	73	180	59.2						
INDEX LOW SOCIO-ECONOMIC STATUS (40 AND OVER)																
High	17	13	*	*	*	19	15	*	*	*						
Medium	41	31	112	148	24.4	78	68	170	201	12.8						
Low	59	34	80	138	42.4	105	80	148	194	23.8						

TABLE 21—(Continued)

INDEX OF ECONOMIC SECURITY OF COUPLE	NUMBER AND SPACING PLANNED						NUMBER AND SPACING PLANNED OR NUMBER PLANNED									
	Number of Couples			Children Ever Born Per 100 Couples			Per Cent Childless			Number of Couples			Children Ever Born Per 100 Couples			Per Cent Childless
	All Couples	Fertile Couples	All Couples	All Couples	Fertile Couples	All Couples	All Couples	Fertile Couples	All Couples	All Couples	Fertile Couples	All Couples	All Couples	Fertile Couples		
															Fertile Couples	
HIGH NET WORTH (\$4,000 AND OVER)																
High	68	55	132	164	19.1	117	104	170	191	11.1						
Medium	64	49	122	159	23.4	77	62	140	174	19.5						
Low	22	9	50	*	59.1	22	9	50	*	59.1						
MEDIUM NET WORTH (\$1,000—3,999)																
High	83	26	115	146	21.2	46	39	148	174	15.2						
Medium	65	52	134	167	20.0	94	79	159	189	16.0						
Low	32	9	53	*	71.9	45	22	104	214	51.1						
LOW NET WORTH (UNDER \$1,000)																
High	18	17	*	*	*	24	23	171	178	4.2						
Medium	53	35	96	146	34.0	89	69	154	199	22.5						
Low	47	25	64	120	46.8	93	71	147	193	23.7						

* Rate or percentage not computed.

Table 22. Fertility rates for all couples and fertile couples, and percentages childless, by index of economic security of the couple, by husband's average annual earnings since marriage, and by wife's stated confidence in meeting future expenses within groupings by husband's earnings. Data given for "number and spacing planned" and for "number and spacing or number planned" groups.

MEASURE OF ECONOMIC SECURITY	NUMBER AND SPACING PLANNED				NUMBER AND SPACING PLANNED OR NUMBER PLANNED				Per Cent Childless	
	Number of Couples		Children Ever Born Per 100 Couples		Number of Couples		Children Ever Born Per 100 Couples			
	All Couples	Fertile Couples	All Couples	Fertile Couples	All Couples	Fertile Couples	All Couples	Fertile Couples		
HIGH AVERAGE ANNUAL EARNINGS (\$2,400 AND OVER)										
<i>Index of Economic Security of the Couple</i> High (80 and Over)	56	50	157	176	83	77	184	199	7.2	
	45	34	181	174	54	43	152	191	20.4	
	3	2	*	*	5	4	*	*	*	
MEDIUM AVERAGE ANNUAL EARNINGS (\$1,600-2,399)										
High	43	32	105	141	69	58	152	181	15.9	
	65	52	128	158	90	73	144	178	18.9	
	23	2	9	*	36	15	83	*	68.3	
LOW AVERAGE ANNUAL EARNINGS (UNDER \$1,600)										
High	20	16	110	*	85	81	143	161	11.4	
	72	50	104	150	116	94	157	194	19.0	
	75	39	69	183	119	83	132	189	80.3	

Table 22—(Continued)

MEASURE OF ECONOMIC SECURITY	NUMBER AND SPACING PLANNED						NUMBER AND SPACING PLANNED OR NUMBER PLANNED						Per Cent Childless
	Number of Couples			Children Ever Born Per 100 Couples			Number of Couples			Children Ever Born Per 100 Couples			
	All Couples	Fertile Couples	All Couples	All Couples	Fertile Couples	All Couples	All Couples	Fertile Couples	All Couples	Fertile Couples	All Couples	Fertile Couples	
HIGH AVERAGE ANNUAL EARNINGS													
<i>Wife's Confidence Meeting Future Expenses</i>	93	76	141	172	18.3	124	107	169	196	19.7	*	*	
Very or Reasonably Sure	9	8	*	*	*	16	15	*	*	*	*	*	
Undecided	2	2	*	*	*	2	2	*	*	*	*	*	
Rather or Very Doubtful													
MEDIUM AVERAGE ANNUAL EARNINGS													
Very or Reasonably Sure	78	54	97	141	80.8	116	88	129	170	24.1	*	*	
Undecided	49	32	108	166	84.7	70	53	150	198	24.3	*	*	
Rather or Very Doubtful	4	0	*	—	*	9	5	*	*	*	*	*	
LOW AVERAGE ANNUAL EARNINGS													
Very or Reasonably Sure	76	51	96	143	32.9	125	100	142	178	20.0	*	*	
Undecided	76	47	87	140	38.2	116	87	145	193	25.0	*	*	
Rather or Very Doubtful	15	7	*	*	*	29	21	148	205	27.6	*	*	

* Rate or percentage not computed.

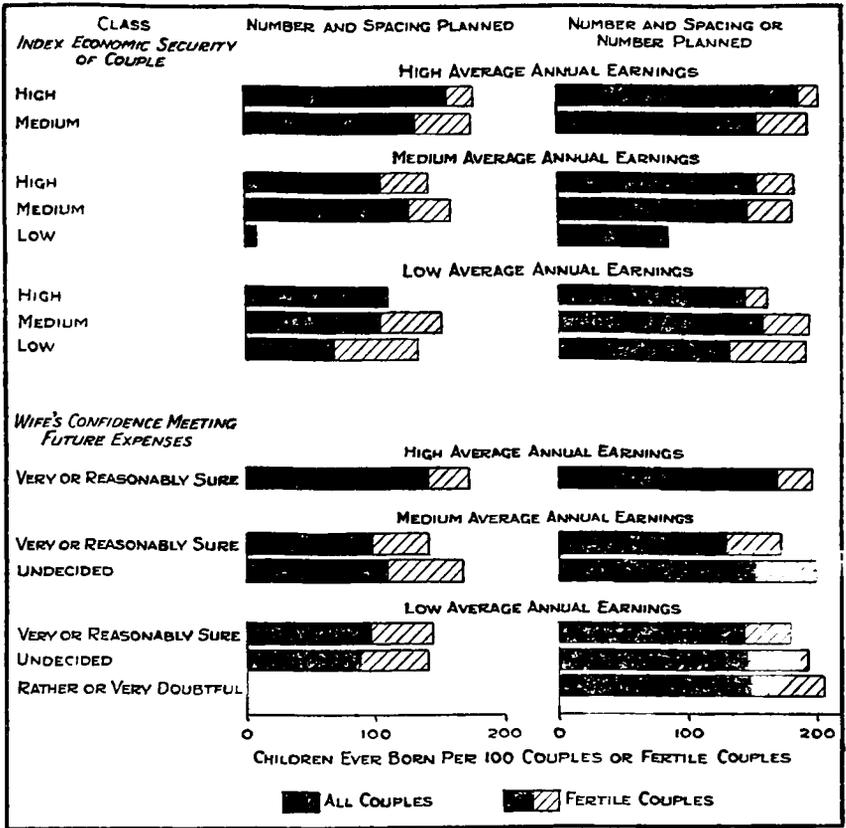


Fig. 27. Fertility rates by index of economic security and wife's confidence in meeting future expenses, among "all couples" and "fertile couples" classified as "number and spacing planned" and as "planned families" and of given class with respect to husband's average annual earnings since marriage (see Table 22).

In view of the direct relation of fertility to economic security among "number and spacing planned" couples, it is of interest to consider briefly the relation of economic security to other characteristics of these couples. Appendices IV and V present distributions by age, employment history, occupation and education of the wife and husband, for number and spacing planned couples of "high," "medium," and "low" index of economic security. These distributions indicate in general that a lowering of index of economic security is associated with a slight within the "excess fertility" group tends to persist after income is held constant, the strength of this relation is diminished.

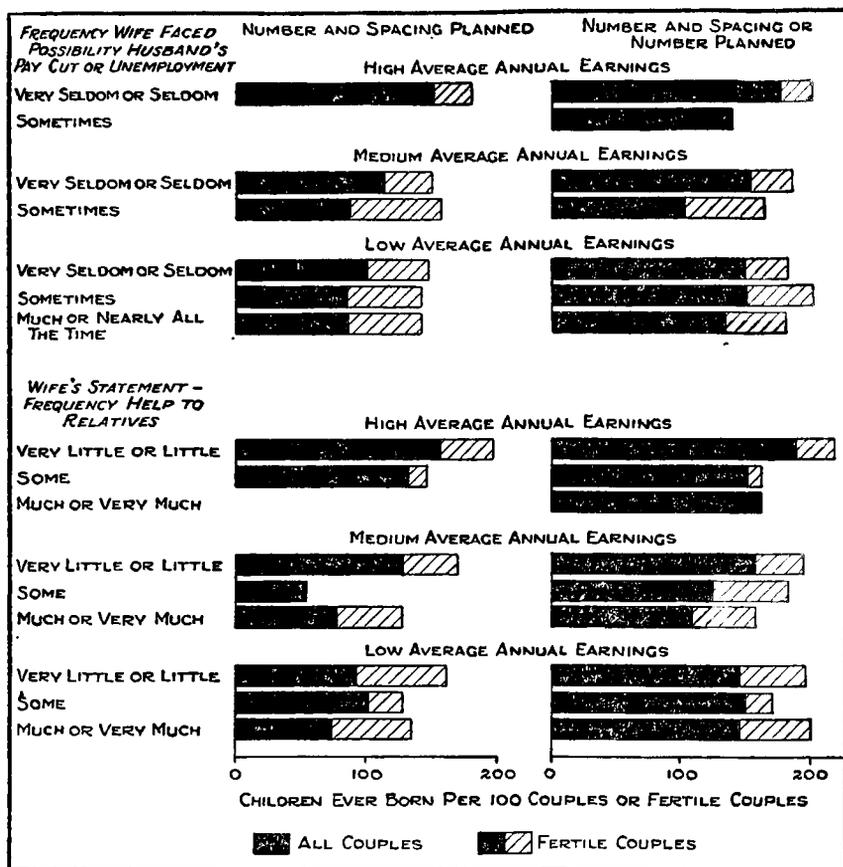


Fig. 28. Fertility rates by statements of wives on frequency of facing possibility of husband's pay cut or unemployment and on financial help to relatives, among "all couples" and "fertile couples" classified as "number and spacing planned" and as "planned families" and of given class with respect to husband's average annual earnings since marriage (see Table 23).

lowering of average age of wife and husband,²⁰ an increase in proportion of husbands reporting unemployment after marriage

²⁰ It may be thought that since the measure of fertility is total number of children ever born, the slight decline in average age with decreasing economic security would help to account for the direct relation of fertility to economic security. However, although fertility is directly related to age among the "number and spacing planned" couples of "high" index of economic security (Appendix VI) the inverse relation of fertility to age is found in the total "number and spacing planned" groups and also in the total Study. This arises from the restriction of the Study to couples of virtually equal duration of marriage. See Whelpton, P. K., and Kiser, Clyde V.: Social and Psychological Factors Affecting Fertility. V. The Sampling Plan, Selection, and the Representativeness of Couples in the Inflated Sample. The Milbank Memorial Fund Quarterly, January, 1946, xxiv, No. 1, pp. 87-90 (Reprint pp. 201-204).

Table 23. Fertility rates for all couples and fertile couples, and percentages childless, by frequency wife faced possibility of husband's pay cut or unemployment, by husband's average annual earnings since marriage, and by wife's statement regarding frequency of financial help to relatives within groupings by husband's earnings. Data given for "number and spacing planned" and for "number and spacing or number planned" groups.

MEASURE OF ECONOMIC SECURITY	NUMBER AND SPACING PLANNED				NUMBER AND SPACING PLANNED OR NUMBER PLANNED				Per Cent Childless	
	Number of Couples		Children Ever Born Per 100 Couples		Number of Couples		Children Ever Born Per 100 Couples			
	All Couples	Fertile Couples	All Couples	Fertile Couples	All Couples	Fertile Couples	All Couples	Fertile Couples		
HIGH AVERAGE ANNUAL EARNINGS (\$2,400 AND OVER)										
<i>Frequency Wife Faced Possibility Husband's Pay Cut or Unemployment</i>	90	76	150	178	121	107	177	200	11.6	
	14	10	*	*	21	17	138	*	19.0	
	0	0	*	*	0	0	*	*	*	
<i>Very Seldom or Seldom Sometimes</i>	87	66	113	148	141	116	152	185	17.7	
	36	20	86	155	43	27	102	163	37.2	
	8	0	*	*	11	3	*	*	*	
MEDIUM AVERAGE ANNUAL EARNINGS (\$1,600-2,399)										
<i>Very Seldom or Seldom Sometimes</i>	58	39	98	146	102	88	147	181	18.6	
	68	41	84	139	106	79	148	199	25.5	
	41	25	85	140	62	46	132	178	25.8	
LOW AVERAGE ANNUAL EARNINGS (UNDER \$1,600)										
<i>Much or Nearly All the Time</i>	58	39	98	146	102	88	147	181	18.6	
	68	41	84	139	106	79	148	199	25.5	
	41	25	85	140	62	46	132	178	25.8	

Table 23—(Continued)

MEASURE OF ECONOMIC SECURITY	NUMBER AND SPACING PLANNED				NUMBER AND SPACING PLANNED OR				Per Cent Childless	
	Number of Couples		Children Ever Born Per 100 Couples		Number of Couples		Children Ever Born Per 100 Couples			
	All Couples	Fertile Couples	All Couples	Fertile Couples	All Couples	Fertile Couples	All Couples	Fertile Couples		
										Per Cent Childless
HIGH AVERAGE ANNUAL EARNINGS										
<i>Wife's Statement Frequency Financial Help to Relatives</i> Very Little or Little Some Much or Very Much	53	42	155	195	20.8	78	67	186	216	14.1
	32	29	131	145	9.4	41	38	149	161	7.3
	19	15	*	*	*	23	19	161	*	17.4
MEDIUM AVERAGE ANNUAL EARNINGS										
Very Little or Little Some Much or Very Much	69	52	126	167	24.6	103	84	156	192	18.4
	23	10	52	*	56.5	40	27	123	181	32.5
	39	24	77	125	38.5	52	35	106	157	32.7
LOW AVERAGE ANNUAL EARNINGS										
Very Little or Little Some Much or Very Much	80	46	91	159	42.5	130	96	143	194	26.2
	48	38	100	126	20.8	75	65	147	169	13.3
	39	21	72	133	46.2	65	47	143	198	27.7

* Rate or percentage not computed.

and an increase in duration of such unemployment, an increase in proportion of wives who worked after marriage and an increase in duration of gainful employment, a lowering of occupational class of husbands and of gainfully employed wives, and a lowering of educational attainment of both wife and husband.

It will be noted from Appendix VI that the tendency for fertility rates to be highest among couples of "high" economic security and lowest for those of "low" economic security is fairly consistent within the given subdivisions by age, employment history, and education of the wife and husband.

Among couples of "high" index of economic security, fertility is directly associated with age and educational attainment of the wife and husband, and inversely associated with duration of gainful employment of the wife after marriage. Among couples of "medium" and "low" index of economic security, fertility is inversely associated with age of wife and husband, with duration of gainful employment of the wife after marriage, and to a limited extent with educational attainment of the wife. It should be noted, however, that among couples of "medium" index of economic security there is little or no difference between fertility rates for the two classes below the college level, and this holds for education of the wife and the husband. However, whereas the college wives are less fertile than the non-college wives, the college husbands are somewhat more fertile than non-college husbands within the group of "medium" index of economic security. By occupation, the chief point of interest is the relatively low fertility rate of the clerical workers. This holds true in each of the three subdivisions by economic security, but the smallest fertility rate shown in Appendix VI is the one for clerical workers of "low" economic security. It should be emphasized, however, that this and most of the other rates in Appendix VI and Tables 21-23 are subject to high sampling error.

Finally, the question may be raised as to whether the direct relation of fertility to economic security persists in the "number

and spacing planned" group and among the total group of "planned families" when the analysis is restricted not only to given socio-economic status groups but also to fertile couples.

In this connection it should be noted first of all that within the "number and spacing planned" group the proportion childless is not only inversely associated with economic security but also (to a less extent) with socio-economic status. Thus the proportion childless is about 17 per cent for those reporting "high" husbands' earnings (\$2,400 and over), 34 per cent for those in the "medium" (\$1,600-2,399) category, and 37 per cent for those in the "low" (under \$1,600) group. Among all "planned families," however, the proportions are 13, 25, and 23 for the three income groups respectively.²¹

As shown in Figure 29 and Tables 21-23, among "number and spacing planned" couples and all "planned families" the increase of childlessness with lowering of economic security tends to persist within groups of specific index of socio-economic status, net worth, and husband's average annual earnings.²² However, among "number and spacing planned" couples of *medium* socio-economic status by each of the three measures

²¹ The chi square of the distribution (with two degrees of freedom) indicates that departure from uniformity in proportion childless by income is significant at the 5 per cent level for the "number of spacing planned" couples, but not for "all planned families." In contrast, significance at the 1 per cent level is found in each case in a corresponding distribution (with two degrees of freedom) by index of economic security of the couple. However, within both fertility-planning groups the difference in proportion childless is significant at the 1 per cent level when couples of "high" and "low" income are compared, and at the 5 per cent level when couples of "high" and "medium" income are compared. The numbers of cases (n) in the uninflated sample are 54, 74, and 92 for the "number and spacing planned" couples of "high," "medium," and "low" incomes, respectively. The respective numbers are 77, 110, and 149 for "all planned families."

²² Owing to small numbers in the cross-classification of the uninflated sample by index of economic security and given measures of socio-economic status, many of the interclass differences in proportions childless fail to test out as significant despite the rather marked consistency of increasing incidence of childlessness with lowering of economic security within groups of given socio-economic status. Thus among "number and spacing planned" couples of either "high" or "low" income status (Table 23) none of the observed differences in proportion childless by index of economic security is significant at the 5 per cent level. However, the proportion childless among couples of "low" index of security and income is "very significantly" higher (1 per cent level) than that for couples of "high" security and income. It is "significantly" higher (5 per cent level) than that for couples of "medium" index of security and income. All above statements except the last also hold for "all planned families."

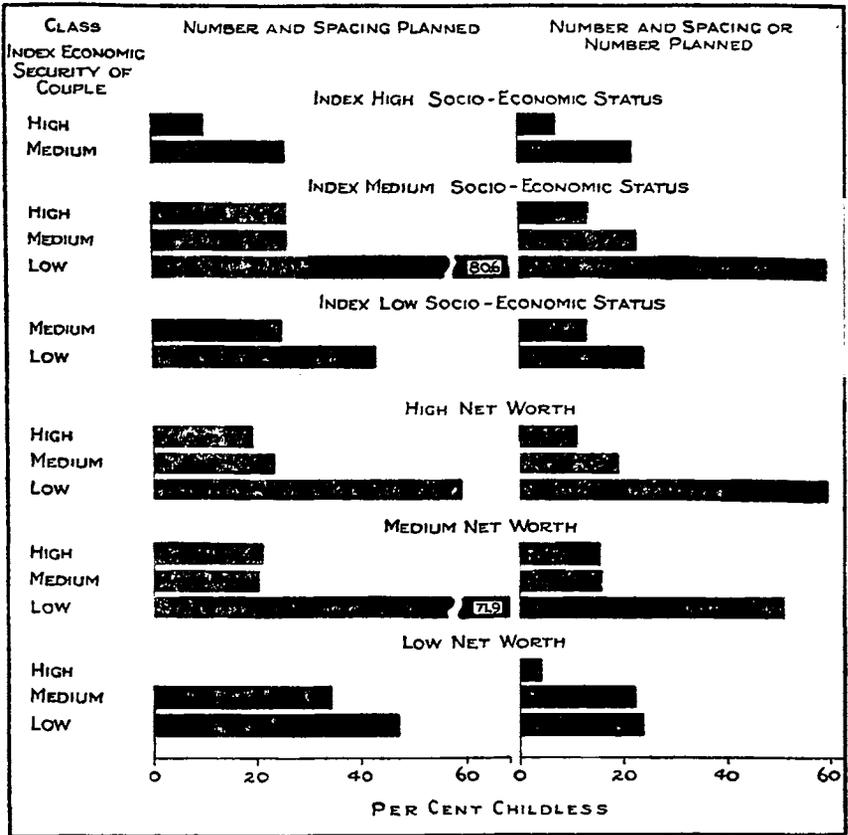


Fig. 29. Per cent childless by index of economic security among "number and spacing planned" couples and all "planned families" of given class with respect to index of socio-economic status and net worth (see Table 21).

mentioned, the chief feature of the inverse relation of childlessness to *index* of economic security is the conspicuously high proportion of childlessness among couples of "low" economic security.

For results on the question mentioned, attention is called to the top section of Figure 26. In this instance, despite the increase in childlessness with lowering of economic security, the direct relation of fertility to index of economic security persists among fertile couples within groups of both "high" and "low" index in socio-economic status (compare total lengths of bars). This holds true for both "number and spacing planned" couples and for "planned families" combined. However, in each of the

above-mentioned cases, the differences are slight and the comparisons are restricted to two rates. Furthermore, among all "planned families" of "medium" socio-economic status the direct relation of fertility to economic security arises altogether from the increase in childlessness with decrease in economic security. When the childless couples are included, the fertility rates are 149, 138, and 73 for the "high," "medium," and "low" subdivisions by index of economic security. When the analysis is restricted to fertile couples the order is reversed and the fertility rates are 172, 178, and 180, respectively.

In general, the conclusion to be drawn from Figures 26-28 is that little is left of the direct relation of fertility to economic security after the data are restricted to *fertile* couples of given socio-economic status, even within the "number and spacing planned" group. Within this group this type of relation actually is the one most frequently found in the comparisons available but in most instances the differences between the rates are slight. This again indicates the major importance of childlessness in the relationships previously described.

SUMMARY

Data relating to 1,444 "relatively fecund" couples in the Indianapolis Study are used for testing the hypothesis: "The greater the feeling of economic insecurity, the higher the proportion of couples practicing contraception effectively and the smaller the planned families."

The criteria of economic security available for the analysis are interviewers' ratings of couples with respect to economic security, and self-ratings of wives and husbands on confidence in meeting future expenses, frequency faced possibility of husbands' pay cut or unemployment, extent discouraged from having children or more children by economic insecurity, financial help to and from relatives, and extent of "special expenses" arising from illness, accidents, etc. since marriage. In addition, an index of economic security was constructed on the basis of all the above items except "special expenses."

The first part of the hypothesis is not borne out by the data. Among the couples studied, success in fertility planning is directly associated with economic security but this relation virtually disappears when socio-economic status is held constant. The second part of the hypothesis is supported by the data. The size of "planned families" and particularly the size of "number and spacing planned" families is directly associated with economic security regardless of differences in socio-economic status. There is a particularly strong tendency for childlessness to be associated with economic insecurity among "number and spacing planned" families. This accounts for much of the direct relation of fertility to economic security among these families. It accounts for virtually all of this type of relation among the total group of "planned families" in the Indianapolis Study.

APPENDIX I

CONSTRUCTION OF SUMMARY INDICES OF ECONOMIC SECURITY

The indices of economic security computed for each wife, husband, and couple in the Study are simply the average or summary ratings for the following items: interviewer's rating of the wife and husband with respect to feeling of economic security, self-ratings of wives and husbands on extent to which economic security discouraged the couple from having children or more children, degree of confidence in ability to meet future expenses, frequency faced with possibility that husband would have his pay cut or lose his job, frequency of financial help to relatives and amount of financial help that could be expected from relatives in emergencies.¹

Mechanically, the Index of Economic Security of the couples was

¹ After some experimentation it was decided to omit from the index the item concerning extent of special expenses that had put a strain on the family pocketbook. Like the two items regarding help to and from relatives, this item is correlated only slightly with the remaining items relating to economic security. In addition, there are indications that replies were influenced to an unusual degree by number of children and are not very indicative of actual feeling of economic security. This is perhaps not surprising when it is considered that children themselves are sources of special expenses not only at delivery but also because of accidents and illness.

derived simply by adding the combined twelve scores or ratings of the husbands and wives on the six items. As already noted, there were five possible replies to each question considered. The coding plans for the present and other hypotheses provided for using the code numbers themselves as "scores" for the index. The code numbers were "ordered" in the direction desired for this purpose and some effort was made to have the code numbers equidistant for equidistant categories. For the hypothesis on economic security the scores assigned to the five-point self-ratings are 1-3-5-7-9 and the direction is from assumed economic insecurity to economic security² (see Appendix II). In the case of the interviewer's ratings there are two possible scores for each of the five possible ratings and the one used is determined by the interviewer's "degree of certainty" about the rating given to each spouse.³ This is illustrated in Appendix II.

With the system used, the sum of the scores for any couple might be anything from 10 to 108. The actual range is from 22 to 102. Although the total original scores for either spouse alone could range from only 5 to 54, the total in each case was doubled in order to have the indices of economic security of the wife, husband, and couple on comparable scales. The actual ranges of the doubled total scores are from 14 to 108 for the wife and from 18 to 108 for the husband.

² This order was chosen in conformity with the decision to have code numbers relating to items pertinent to each hypothesis run in the direction of the expected variations in planned fertility (i.e., low feeling of economic security—low fertility—low code number). This plan was followed in order to make it possible to combine the scores for items under different hypotheses.

³ The possible "degrees of certainty," one of which was checked in connection with each rating, were: very certain, fairly certain, doubtful, fairly uncertain, and very uncertain. It should be noted, however, that for the 1,444 couples in the inflated sample the interviewer's ratings on economic security were checked as "very uncertain" or "fairly uncertain" for only one wife and nine husbands. Thus, most of the interviewer's ratings are scored 0-2-4-7-9 for purposes of the index.

APPENDIX II

Scores for interviewer's ratings and self-ratings used in the construction of the index of economic security.¹

SCORE		Interviewer's Rating of Each Spouse on Economic Security
By Interviewer's Certainty of Rating		
"Very Certain", "Fairly Certain", and "Doubtful"	"Very Uncertain" and "Fairly Uncertain"	
0	1	Is Very Worried About Economic Future
2	3	Has Doubts Frequently About Economic Future
4	5	Feels Fairly Secure Economically
7	6	Has Few Qualms About Economic Future
9	8	Feels Perfectly Secure Economically

SCORE	Self-Rating of Each Spouse on Five Questions				
	Confidence Meeting Future Expenses	Frequency Faced Possibility of Husband's Pay Cut or Unemployment	Larger Family Discouraged by Economic Insecurity	Frequency Financial Help to Relatives	Amount Financial Help Could Expect from Relatives
1	Very Doubtful	Nearly All the Time	Very Much	Very Much	Definitely None
3	Rather Doubtful	Much of the Time	Much	Much	Probably None
5	Undecided	Sometimes	Some	Some	Little
7	Reasonably Sure	Seldom	Little	Little	Fair Amount
9	Very Sure	Very Seldom	Very Little or Not at All	Very Little	Large Amount

¹ The sum of the scores for the wife and husband on the six items is the summary score of economic security of the couple. The sum of the scores doubled for either spouse is the summary score of economic security of either spouse considered separately. In order to have all persons scored on all six items, the few cases of "unknowns" were scored on the basis of the average known scores.

APPENDIX III

Percentage distribution of wives and husbands according to ratings on various measures of economic security. (Given for totals and for each fertility-planning group.)

MEASURE OF ECONOMIC SECURITY	WIFE					HUSBAND				
	Total	No. and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility	Total	No. and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
Number Couples (Bases for Percentages)	1,444	403	205	454	382	1,444	403	205	454	382
<i>Interviewer's Rating</i>										
TOTAL (Per Cent)	100.0	100.0	100.0	100.1	100.0	100.0	99.9	100.0	99.9	100.0
Feels Perfectly Secure	5.3	8.2	10.7	2.9	2.1	5.6	8.2	8.9	4.8	2.1
Has Few Qualms	22.3	30.8	22.0	22.5	13.4	24.3	29.5	24.3	24.9	17.9
Feels Fairly Secure	37.4	34.5	32.7	40.7	39.0	36.6	34.7	33.2	39.4	37.1
Has Doubts Frequently	30.2	25.3	28.3	31.1	35.3	28.8	22.3	27.7	27.5	37.9
Is Very Worried	4.8	1.2	6.3	2.9	10.2	4.7	5.2	5.9	3.3	5.0
<i>Self-Ratings:</i>										
<i>Extent Discouraged from Having (More) Children by Economic Insecurity*</i>										
TOTAL (Per Cent)	99.9	100.0	100.0	99.9	100.0	100.0	100.0	100.0	99.9	100.1
Very Little or Not at All	35.5	39.7	38.0	35.2	30.1	36.9	38.2	46.3	38.3	28.8
Little	16.2	14.6	17.6	16.3	17.0	17.2	16.9	9.8	16.7	22.3
Some	24.4	20.6	20.5	26.2	28.8	23.4	22.3	21.5	25.1	23.6
Much	9.3	13.2	9.8	8.1	6.5	12.5	12.2	15.1	11.9	12.0
Very Much	14.5	11.9	14.1	14.1	18.1	10.0	10.4	7.3	7.9	13.4

APPENDIX III—(Continued)

MEASURE OF ECONOMIC SECURITY	WIFE					HUSBAND				
	Total	No. and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility	Total	No. and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
<i>Confidence Meeting Future Expenses*</i>										
TOTAL (Per Cent)	100.0	100.1	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.1
Very Sure	3.3	5.5	1.5	2.6	2.9	7.7	8.4	11.7	5.7	7.1
Reasonably Sure	55.1	56.1	56.1	61.5	45.8	56.1	65.8	47.8	58.6	47.4
Undecided	32.7	33.3	33.2	26.9	38.7	25.2	18.6	26.8	24.9	31.7
Rather Doubtful	6.4	3.5	6.8	6.6	9.2	7.9	4.7	8.8	8.4	10.2
Very Doubtful	2.5	1.7	2.4	2.4	8.4	3.1	2.5	4.9	2.4	3.7
<i>Frequency Faced Possibility of Husband's Pay Out or Unemployment*</i>										
TOTAL (Per Cent)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Very Seldom	32.7	34.9	35.6	34.6	26.8	30.1	36.2	33.2	28.4	24.1
Seldom	23.4	23.6	27.8	20.9	24.2	25.8	22.8	24.9	27.8	27.5
Some of the Time	31.0	29.8	25.4	32.2	34.5	31.5	32.3	27.8	33.0	30.9
Much of the Time	10.7	9.2	11.7	10.1	12.4	9.6	6.5	6.8	9.9	14.1
Nearly All of the Time	2.2	3.0	0.0	2.2	2.6	3.0	2.7	7.3	0.9	3.4
<i>Frequency Financial Help to Relatives*</i>										
TOTAL (Per Cent)	100.0	100.0	100.0	99.9	99.9	100.0	100.1	100.0	100.0	100.0
Very Little	41.5	36.2	39.5	40.5	49.2	34.9	31.3	35.6	36.1	36.9
Little	15.9	14.1	18.7	21.1	12.8	18.8	20.1	18.0	18.3	18.6
Some	25.5	25.6	25.0	24.4	26.4	31.4	31.8	29.8	30.4	33.5
Much	8.4	11.2	10.2	7.8	6.0	8.3	11.2	5.9	9.5	5.2
Very Much	8.7	12.9	10.7	6.6	5.5	6.6	6.2	10.7	5.7	5.8

APPENDIX III—(Continued)

MEASURE OF ECONOMIC SECURITY	WIFE						HUSBAND								
	Total	No. and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility	Total	No. and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility	Total	No. and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
<i>Amount Financial Help Could Expect from Relatives*</i>															
TOTAL (Per Cent)	100.0	99.9	99.9	99.9	100.0	99.9	99.9	100.1	99.9	99.9	99.9	100.1	100.1	99.9	100.0
Large Amount	2.6	3.2	1.9	3.3	1.6	1.7	2.2	4.9	0.7	2.2	4.9	0.7	0.8	0.7	0.8
Fair Amount	27.6	27.5	33.2	28.0	28.6	28.6	36.2	32.7	23.8	28.6	32.7	27.8	23.8	23.8	24.1
Little	33.6	34.2	31.7	30.6	37.4	34.8	28.5	32.7	37.2	34.8	32.7	17.6	30.5	39.4	37.2
Probably None	21.9	19.9	19.0	24.4	22.5	19.8	17.6	17.6	22.9	19.8	17.6	12.2	22.9	22.9	19.6
Definitely None	14.3	15.1	14.1	13.0	14.9	15.0	15.4	12.2	13.2	15.0	12.2	11.7	13.2	13.2	18.3
<i>Extent of Special Expenses Since Marriage*</i>															
TOTAL (Per Cent)	100.0	100.1	100.0	100.1	99.9	100.0	100.1	100.0	100.0	100.0	100.0	100.1	100.0	100.0	100.0
Very Few	23.9	29.8	18.2	24.7	22.5	29.2	40.0	27.8	25.3	29.2	27.8	40.0	25.3	25.3	23.0
Few	22.3	21.6	20.0	26.9	18.8	19.9	17.4	17.6	20.5	19.9	17.6	17.4	20.5	20.5	23.3
Some	32.4	33.5	40.0	28.2	32.2	33.0	29.8	30.7	35.5	33.0	30.7	29.8	35.5	35.5	34.6
Many	10.1	6.0	11.7	11.9	11.5	9.2	7.2	12.2	6.0	9.2	12.2	7.2	6.0	6.0	6.0
A Great Many	11.3	9.2	15.1	8.4	14.9	8.7	5.7	11.7	13.1	8.7	11.7	5.7	6.4	6.4	13.1
<i>Index of Economic Security of Each Spouse</i>															
TOTAL (Per Cent)	100.0	100.0	100.0	99.9	100.0	100.1	100.0	100.1	99.9	100.1	100.1	100.0	99.9	99.9	100.0
90+ (High)	8.5	10.7	12.2	8.4	4.5	9.1	9.9	15.6	8.1	9.1	15.6	9.9	8.1	8.1	6.0
80-89	23.2	24.1	24.9	23.8	21.2	22.6	29.0	20.0	23.1	22.6	20.0	29.0	23.1	23.1	16.5
70-79	19.0	14.6	17.6	21.8	20.9	17.7	16.4	14.6	18.7	17.7	14.6	16.4	18.7	18.7	19.4
60-69	19.0	22.3	18.5	16.5	18.8	23.8	21.3	25.4	25.1	23.8	25.4	21.3	25.1	25.1	24.1
50-59	17.4	18.1	11.7	18.7	18.1	15.0	12.7	9.8	15.4	15.0	9.8	12.7	15.4	15.4	19.6
40-49	7.7	5.0	8.3	7.7	10.2	6.8	7.2	8.8	5.5	6.8	8.8	7.2	5.5	5.5	6.8
Under 40 (Low)	5.2	5.2	6.8	3.5	6.3	5.1	3.5	5.9	4.0	5.1	5.9	3.5	4.0	4.0	7.6

* The possible replies were arranged in the opposite order in the questionnaire.

APPENDIX IV

Percentage distribution by age, gainful employment since marriage, occupation, and education of the wife, for couples of high, medium, and low rank on the index of economic security and classified as "number and spacing planned" or as "number and spacing or number planned." (High index = 80+; medium = 60-79; low = under 60.)

CHARACTERISTIC OF WIFE	NUMBER AND SPACING PLANNED				NUMBER AND SPACING PLANNED OR NUMBER PLANNED			
	High Index Economic Security	Medium Index Economic Security	Low Index Economic Security		High Index Economic Security	Medium Index Economic Security	Low Index Economic Security	
Number Couples (Bases for Percentages)	119	183	101		187	261	160	
<i>Age of Wife</i>								
TOTAL (Per Cent)	100.0	100.0	99.9		100.0	100.1	100.0	
Under 32 (Mainly 30-31)	10.1	15.8	26.7		13.9	25.7	41.9	
32-34	46.2	38.3	35.6		40.6	37.9	31.3	
35-36	10.1	21.3	11.9		18.2	16.9	10.6	
37-39	26.9	19.1	16.8		23.0	14.6	10.6	
40-44	6.7	6.6	8.9		4.3	5.0	5.6	
<i>Years Wife Gainfully Employed After Marriage</i>								
TOTAL (Per Cent)	99.9	100.0	100.0		100.0	100.0	100.1	
Always	2.5	2.7	11.9		1.6	1.9	7.5	
Some (But Not Always):								
9 Years or More	13.4	14.2	23.8		9.6	13.8	18.8	
5-8.9 Years	12.6	24.6	29.7		9.1	21.1	22.5	
3-4.9 "	10.9	14.8	7.9		12.8	13.0	6.9	
1-2.9 "	17.6	14.2	12.9		20.3	16.3	16.9	
1-11.9 Months	8.4	10.9	5.9		8.0	11.5	10.6	
Did Not Work	34.5	18.6	7.9		33.5	23.4	16.9	

APPENDIX IV—(Continued)

CHARACTERISTIC OF WIFE	NUMBER AND SPACING PLANNED			NUMBER AND SPACING PLANNED OR NUMBER PLANNED		
	High Index Economic Security	Medium Index Economic Security	Low Index Economic Security	High Index Economic Security	Medium Index Economic Security	Low Index Economic Security
<i>Wife's Longest Occupation After Marriage</i>						
TOTAL (Per Cent)	100.0	100.0	100.0	100.0	100.0	100.2
Professional	10.9	13.1	3.0	9.1	11.1	3.8
Proprietary	1.7	1.1	0.0	1.1	1.5	0.0
Clerical	39.5	56.3	62.5	39.0	46.0	44.4
Skilled (Craftsmen)	0.0	0.0	6.9	0.0	0.0	4.4
Semi-Skilled (Operatives)	3.4	8.7	18.8	8.6	12.6	21.3
Service (Incl. Domestic)	5.0	2.2	10.9	3.7	5.4	9.4
Did Not Work	34.5	13.6	7.9	38.5	23.4	16.9
<i>Education of Wife</i>						
TOTAL (Per Cent)	100.0	99.9	100.0	100.1	99.9	100.1
College 4 or More	25.2	8.7	3.0	19.8	8.0	1.9
College 1-3	10.1	15.8	11.9	15.0	13.0	8.8
High School 4	39.5	39.9	35.6	34.8	36.4	30.6
High School 1-3	17.6	26.2	26.7	20.3	31.8	34.4
Grade School 8	7.6	9.3	22.8	10.2	10.7	24.4

APPENDIX V

Percentage distribution by age, unemployment since marriage, occupation, and education of the husband, for couples of high, medium, and low rank on the index of economic security and classified as "number and spacing planned" or as "number and spacing or number planned." (High index = 80+; medium = 60-79; low = under 60.)

CHARACTERISTIC OF HUSBAND	NUMBER AND SPACING PLANNED			NUMBER AND SPACING PLANNED OR NUMBER PLANNED		
	High Index Economic Security	Medium Index Economic Security	Low Index Economic Security	High Index Economic Security	Medium Index Economic Security	Low Index Economic Security
Number Couples (Bases for Percentages)	119	183	101	187	261	160
<i>Age of Husband</i>						
TOTAL (Per Cent)	100.1	99.9	100.0	100.0	100.0	100.1
Under 35 (Mainly 30-34)	20.2	22.4	28.7	24.1	29.9	39.4
35-39	51.3	54.6	52.5	52.9	49.0	45.0
40-44	20.2	20.2	12.9	16.0	18.4	11.9
45-49	8.4	2.7	5.9	7.0	2.7	3.8
<i>Months Husband Unemployed Since Marriage</i>						
TOTAL (Per Cent)	100.0	99.9	100.0	100.0	100.0	100.1
12 or More	1.7	9.8	16.8	1.1	10.0	16.9
4-11.0	5.9	10.0	12.9	5.8	18.4	18.8
2-3.9	5.0	4.9	7.9	4.3	8.0	13.1
Under 2 (Or None)	87.4	74.3	62.4	89.3	68.6	51.3

APPENDIX V—(Continued)

CHARACTERISTIC OF HUSBAND	NUMBER AND SPACING PLANNED			NUMBER AND SPACING PLANNED OR NUMBER PLANNED		
	High Index Economic Security	Medium Index Economic Security	Low Index Economic Security	High Index Economic Security	Medium Index Economic Security	Low Index Economic Security
<i>Husband's Longest Occupation Since Marriage</i>						
TOTAL (Per Cent)	99.9	100.0	99.9	100.0	100.1	100.1
Professional	29.4	13.1	5.9	13.1	13.4	3.8
Proprietary	23.5	15.8	8.9	15.8	15.7	8.8
Clerical	28.6	29.0	23.8	29.0	26.1	18.8
Skilled (Craftsmen)	9.2	24.0	26.7	24.0	21.1	26.2
Semi-Skilled (Operatives)	9.2	13.7	27.7	13.7	18.8	36.2
Unskilled Labor	0.0	0.0	6.9	0.0	0.8	4.4
Other	0.0	4.4	0.0	4.4	3.8	1.9
<i>Education of Husband</i>						
TOTAL (Per Cent)	100.0	100.0	99.9	100.0	99.9	99.9
College 4	37.0	15.8	6.9	15.8	13.4	5.6
College 1-3	12.6	22.4	7.9	22.4	18.4	8.1
High School 4	19.3	25.1	17.8	25.1	24.1	18.1
High School 1-3	18.5	21.9	28.7	21.9	26.4	35.6
Grade School 8	12.6	14.8	36.6	14.8	17.2	30.0
Under Grade School 8 ^a	0.0	0.0	2.0	0.0	0.4	2.5

^a Two husbands in the "number and spacing planned" group and three in the "number planned" group are in the study although they technically failed to complete the usual eight grades of elementary school.

APPENDIX VI

Fertility rates of "number and spacing planned" couples by index of economic security of the couple and other characteristics of the wife and husband.

CHARACTERISTIC OF WIFE OR HUSBAND	NUMBER COUPLES BY INDEX OF ECONOMIC SECURITY			CHILDREN EVER BORN PER 100 COUPLES BY INDEX OF ECONOMIC SECURITY		
	High	Medium	Low	High	Medium	Low
TOTAL	119	183	101	130	118	57
<i>Age of Wife</i>						
Under 35	67	99	63	116	136	70
35-44	52	84	38	148	96	37
<i>Age of Husband</i>						
Under 35	24	41	29	100	124	83
35-39	61	100	53	134	127	53
40 and Over	34	42	19	144	90	*
<i>Years Wife Worked After Marriage</i>						
7 and Over	21	49	47	71	59	34
3-6.9	26	54	27	135	128	70
1 Month-2.9 Years	31	46	19	119	152	*
Did Not Work	41	34	8	166	141	*
<i>Husband's Longest Occupation Since Marriage</i>						
Professional	35	24	6	143	117	*
Proprietary	28	29	9	171	124	*
Clerical	34	53	24	91	94	29
Skilled or Semiskilled	22	69	55	118	141	71
Other	0	8	7	*	*	*
<i>Education of Wife</i>						
College	42	45	15	164	98	*
High School 4	47	73	36	123	125	53
Under High School 4	30	65	50	93	125	70
<i>Education of Husband</i>						
College	59	70	15	144	127	*
High School 4	23	46	18	148	113	*
Under High School 4	37	67	68	97	112	66

* Rate not computed.