sized family under old age and survivor's insurance, where the family benefit is cut off by the maximum limit, and this means that the larger the family, the less adequate can the payment be.

But more than that, we notice that in regard to one of the major threats to childhood economic security, namely, family breakdown, with which I think your committee has already been concerned, this is not protected by the more favorable social insurance programs, but is provided for only by the very unsatisfactory aid to families with dependent children program, unsatisfactory both in its conditions and in the levels of income which are provided for the family.

More than that, however, we have observed that a major threat to the security of children is the risk of being a member of a fairly large family or a member of a family where the father, even though he is employed, is employed at earnings which are too low to permit the maintenance of the entire family above the poverty line.

We were very much impressed with the fact that when one looks at this total of 12.5 million poor children, about half of them come from families where there are five or more children in the family, and furthermore, about 5.5 million of them are in families where the father or the mother worked throughout the entire preceding year. In other words, this suggests that there is a special kind of problem of childhood poverty at the present time which none of our programs are providing for, this risk of being a member of a family which is too large to be supported by the father's earnings.

This led us to look at the children's allowance program as a possible instrument for dealing with all types of childhood poverty. We had a conference last fall; which I believe you have just received a copy of the proceedings.

Representative GRIFFITHS. Yes, thank you. An excellent report.*

Mrs. BURNS. We tried there to explore its implications and went into it as open minded as we could. We came to the conclusion that this was an instrument which should indeed be seriously considered in among our programs. I gather that other witnesses before you have described the children's allowance system, and I shall not take the time, therefore, to go into detail except to say that this is a program which provides cash payments to the parents or parent in a family. It is paid in some proportion to the numbers of children, and with no reference to whether or not the family is in need as demonstrated by any kind of means test condition.

We liked it because it gets money into the families in proportion to the number of mouths to be fed, which is not the case in even some of our social insurance programs. It is administratively simple because there is no means test; because it is universal families are not deterred from asking for the payments to which they are entitled. There are no complicated tax forms for the family to fill in, as is the case with the negative income tax, and it is not divisive. Too many of our programs today tend to divide the community into two groups, the people who pay and the people who get. In this case, it is a universal payment; all parents would get it in some proportion to the numbers of their children.

*"Children's Allowances and the Economic Welfare of Children," the report of a conference, Citizens' Committee for Children, of New York. June 1968. Copy in committee files.