

LIVING ON A MARGINAL BUDGET

A Descriptive Study of Social Assistance  
and Mothers' Allowance Families

by

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## ABSTRACT

Descriptive studies of family living were part of many of the classic "social surveys" and there was a revival of such studies during the depression years. Today, statistical "minimum budget" studies continue, and there are many professional studies of aspects of family case work: but post-war prosperity has obscured the need for up-to-date descriptive accounts, seen from the family's point of view, of actual living-conditions among families on social assistance and mothers' allowance, and the physical and emotional effects, especially on children, of years of such marginal living.

The study begins with a brief survey of previous poverty studies, chiefly those made during the depression. To obtain the material for a local descriptive study, twelve families were visited who had been on public assistance in Vancouver City for periods ranging from three-and-a-half to fifteen years. All were families with children, and four families had both parents in the home. The families were interviewed, and sizeable questionnaires completed giving information on housing, food, clothing, education, recreation, health, budgeting, and general feelings about the situation. City Social Service files were read for pertinent information about the families and social workers' knowledge of them. School nurses and a Metropolitan Health nutritionist were also consulted.

Although all the families were having difficulties in managing on the allowance, it became apparent that some were managing better than others. For convenience of analysis (not because the line of division is sharp), the families were divided into two groups. Each group is discussed in a separate chapter, and an attempt has been made to assess the factors involved in good and poor adjustment.

Many of the effects found in previous poverty studies were found in these families. Housing is often very poor, especially among tenant families, who are worse off than home-owners. Clothing is difficult to obtain, and much of it is second-hand or received as gifts. It is difficult for children over the age of sixteen to continue their education. Recreation is restricted and life tends to be drab and monotonous. There is some feeling of humiliation on the part of most of the families. On the other hand, the regularity of the income provides more security than many families had during the depression. The provision of medical services has apparently prevented the health of public assistance recipients from deteriorating as it sometimes did in depression families.

As each family was interviewed only once or twice, this study is not extensive. Nevertheless it offers a realistic picture of life on public assistance, and indicates some lacks in the present program. The fact that none of the twelve families studied was living on the allowance without help from friends, relatives, or some organization or social agency is among the evidence that the allowances are too low. The case for study of the situation with regard to clothing and dental care is particularly indicated among needs inadequately provided for. It is clear that the person-to-person quality of case work can prove helpful; but also that material deprivation can limit the response. More thorough and long-term study would be necessary to assess more accurately the personality factors which are the most important variables in adjustment to marginal living.

## ACKNOWLEDGMENTS

I have found the writing of this thesis extremely interesting, and I hope it may prove interesting and perhaps useful to people concerned in any way with the administering of public assistance.

I should like to express my appreciation to all the twelve families (whose names have of course been changed before appearing in the pages of this study) who so willingly provided me with the first-hand information essential to a study of this sort.

I wish to thank the Vancouver City Social Service Department, through whom the study was made possible — the supervisors and workers who suggested suitable families, allowed me access to the files, and kindly contacted the selected families to enlist their cooperation. I wish to thank also the Metropolitan Health Department — the nutritionist and the school nurses who took time to give me their very helpful opinions regarding health and diet of families on public assistance.

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LIVING ON A LIMITED BUDGET

A Descriptive Study of Social Assistance  
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## CHAPTER I

### THE "POVERTY-LINE": YESTERDAY AND TODAY

"The poor" are indeed "always with us"—though there are many kinds of "poor". Their numbers have diminished and the causes of their poverty have changed since the effects of the Industrial Revolution—the increased town population, and the crowding together of low-paid workers in the factory slums prompted the first studies of poverty in England in the latter half of the nineteenth century. One of the most famous of these studies was Charles Booth's Life and Labour of the People, a vivid description of the life of the poor in London, England, in 1886. In 1889, Seebohm Rowntree, in an intensive study of conditions among the poor in York, first differentiated between what he called "primary" and "secondary" poverty. Families whose incomes were insufficient to purchase the minimum essentials for physical efficiency (food based on the calories required, house rent, and household sundries) were classified as being in primary poverty. Families whose incomes would have been sufficient to purchase these essentials, but who were going without some of them because they spent money on things other than essentials, were classified as being in secondary poverty. Secondary poverty is still an important concept, as a family having an income which should enable them to live above the subsistence level if they were perfect "budgeteers", may nevertheless suffer some of the effects of primary poverty. This state of affairs usually results from poor management of income, or from spending some of the money on pleasant non-essentials. One of the real trials of poverty, in other words, is the cramping effect of monotonous living: one must buy only necessities, and can never afford any kind of "splurge", however moderate.

A third concept, which does not pursue the primary and secondary differences, is comprised in the modern definition of poverty as "that condition in which a person, either because of inadequate income or unwise expenditures, does not maintain a scale of living high enough to provide for his physical and mental efficiency and to enable him and his natural dependents to function usefully according to the standards of the society of which he is a member."<sup>1</sup> The phrase, "according to the standards of the society of which he is a member", is a very important part of the definition. A family living in what, to a wealthy person, appears abject poverty may not feel poor at all if their friends are in the same circumstances as themselves. On the other hand a family living on a subsistence wage will probably not be very happy if they see their neighbours acquiring cars and refrigerators, for instance.

The early studies, undoubtedly, were concerned very much with the sheer physical aspects of poverty, such as lack of sufficient nourishment, and miserable overcrowded housing. Studies were made in America as well as in England, during the first quarter of the twentieth century. Studies made towards the end of this period showed a reduction in the amount of primary poverty owing to an increase in wages and a decrease in family size. On the North American continent, many poverty areas remained unsurveyed in the twentieth century; but unemployment, then depression, and drought brought them into prominence. In Canada and the United States, most adults to-day can remember the depression of the 1930's, with its years of mass unemployment and resultant poverty which brought physical and emotional suffering to thousands at the time, and imparted to many of

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<sup>1</sup> John L. Gillin and John Phillip Gillin, An Introduction to Sociology, New York, Macmillan Co., 1942, p. 721.

them a permanent lurking fear that those days may return. During those years there was a revival of studies of poverty, many of them in the United States and a few in Canada. Then came the second world war and the post-war prosperity. More and more on the North American continent, higher incomes have become available to all. Now there is a widespread tendency to think of poverty as a thing of the past if it is thought of at all. As the country as a whole is so prosperous, very little research on poverty has been done in Canada in recent years.

Let us hope that mass unemployment and old-fashioned destitution have indeed disappeared. But in any social order there will always be people who are temporarily unemployed, or are unable to work because of old age, or physical or mental handicaps. Then there are families with young children whose father may be dead or disabled, or he may have deserted. It is coming to be accepted in modern western society that all these people must be provided for. The old idea that poverty was the well-deserved result of thriftlessness and laziness is dying. Rising prices are causing many wage-earners with large families to have a hard struggle, in spite of the fact that their wages are higher than they were five or ten years ago. It is more and more being realized that in this age of dependence on a regular pay packet, very few people can "put by" enough to keep themselves in old age or through a prolonged period of illness or other family crisis. There are many kinds of poverty, and some of them we still have with us even in British Columbia, one of the richest provinces in a land of plenty.

It is true that, to-day, various forms of financial assistance are available. War veterans, if injured during war service, receive through the Department of Veterans' Affairs pensions for themselves and their dependents. Workmen injured on the job receive workmen's compensation.



The unemployed can claim unemployment insurance benefits if they fulfil the eligibility requirements. Since January, 1952, people over seventy years of age with twenty years residence in Canada are entitled to new old age security payments. These forms of assistance are regarded as a right earned by contributions in the case of unemployment insurance and workmen's compensation, and by service in the case of war pensions. Until recently, financial assistance was given to the aged only if they were in need, and this is still so for persons between the ages of sixty-five and seventy. The idea of making payments to aged persons regardless of need has not yet gained complete public acceptance, though this in time undoubtedly will come to be generally accepted as a right earned by service to the country.

For those people in need, yet unable to provide for themselves and not eligible for any of the above forms of security, there is public assistance. In British Columbia this includes war veterans' allowances, which are granted on the basis of need, if the veteran is permanently disabled, qualifies in the way of residence, and has had service in a "theatre of actual war"; cost-of-living bonus to supplement old age security for needy persons over seventy; old age assistance for persons between sixty-five and seventy years of age; mothers' allowance for mothers with dependent children who meet certain eligibility requirements; and social assistance for the needy unemployables who do not fall into any special category. All these forms of public assistance<sup>are</sup>/on a "means test" basis; that is, they are granted only to people who are incapable of working, either because of physical or mental infirmity or old age, or having children to care<sup>for</sup>, and who can prove that their income and assets do not exceed certain limits. These limits are more restricted in some municipalities than in others, but are never very generous. Public

assistance is still regarded by many people as a form of "charity".

Responsibility for the support of the indigent rests with the municipality, or with the Provincial Social Welfare Branch in unorganized territory. The Welfare Branch of the Department of Health and Welfare administers all acts pertaining to public assistance, including the Mothers' Allowance Act and the Social Assistance Act. The cost of mothers' allowance is met entirely by the provincial government with no contribution from the municipalities. To be eligible for this allowance, a woman must have custody of and responsibility for one or more children under sixteen years of age. This may be extended to eighteen years if the child is still attending school and doing reasonably well there. The mother must be without adequate income or resources to provide the children with proper support. She is required to be a British citizen and have three years residence in British Columbia. She may be a widow whose husband died in British Columbia; or she may be deserted, separated, or divorced, provided this marital status occurred while she was living in British Columbia, has existed for two years prior to application, and efforts have been made in vain to get support from the husband. Her husband may have a disability likely to be of long duration, or he may be in the penitentiary or a mental hospital. Applicants may own their homes, but if the property is owned outright a small amount is deducted from the allowance on the assumption that housing expenses are lower than those of families living in rented accommodation. Applicants are allowed \$500 per family in assets such as bank accounts or bonds. The mother may earn twenty dollars a month without deduction, and forty per cent of amounts over this is deductible. Casual earnings of children after school or during the summer holidays are not deductible. If there are older children living in the home who are fully employed, consideration is given

in each case according to the circumstances, as to whether mothers' allowance should be discontinued entirely or reduced by a certain percentage of the older child's earnings.

Under the terms of the Social Assistance Act, passed in March, 1945, the provincial government will share with the municipality the cost of meeting the needs of an individual or family qualifying under the Act, providing certain conditions are met by the local government. The municipality must provide financial assistance and social services on a level consistent with the standards set by the provincial department. The department may withhold money from a municipality if its level of assistance or service falls below the provincial standard. Thus minimum standards of service are ensured, and a relative degree of uniformity in assistance grants is maintained on a province-wide basis. The provincial government will reimburse the municipality to the extent of eighty per cent of the amount spent per unit (single person or family) in keeping with the maximum set forth in the social allowance scale. If the municipality finds it necessary to grant an amount in excess of the maximum provided for in the scale set by the province, that portion is a total municipal responsibility. Most municipalities are therefore not very willing to grant any amount over the provincial scale. There is a residence requirement of one year in the municipality or in provincial territory without social assistance, but this is of more concern to the authorities than to the recipient, as no one in need is refused assistance because of failure to meet the residence requirements. There is, however, provision for "repatriation" if the applicant does not have provincial residence of one year. Under the terms of the Act, assistance may be granted in an amount necessary "to maintain a reasonably normal and

healthy existence." Social assistance may include the following:

- a. Financial assistance;
- b. Assistance in kind;
- c. Institutional, nursing, boarding or foster home care;
- d. Aid in money or kind to municipalities, boards, commissions, organizations, or persons providing aid, care, or health services to the indigent, sick or infirm persons, and reimbursement of expenditures made for these purposes;
- e. Counselling services;
- f. Health services;
- g. Occupational training, retraining or therapy for indigent persons and mentally or physically handicapped persons;
- h. Generally, any form of aid necessary to relieve destitution or suffering.

The Act makes no statement in specific terms of what constitutes indigency. The regulations set forth the principle that "the needs of the applicant shall be the determining factor in granting assistance and the amount thereof." There are minor variations in administrative policy, eligibility requirements, and amounts of allowance in different municipalities. In order to be eligible, the applicant must have a total income below that provided for in the social assistance scale. Unearned income is usually totally deductible. In unorganized territory and in many municipalities, the requirements regarding ownership of real property, cash assets, and earnings, are similar to the requirements for eligibility for mothers' allowance. Some municipalities have substituted their own specifications as to allowable assets and earnings, and authorized additional grants in certain cases of families with unusual expenses to meet. Special diets prescribed by doctors are provided for in the provincial program, and the province contributes eighty per cent of the cost of a municipality grants special allowances for such diets up to the provincial scale. Some municipalities, including Vancouver city, allow extra grants for families paying high rents. In Vancouver city, assets and earnings are limited to five dollars in the bank and five dollars a month.

earned income for a single person, ten dollars in the bank and ten dollars earnings for a couple, and an additional two dollars and fifty cents for each dependent. Except in a few special cases, social assistance payments are made by cheque.

Medical care is supplied to recipients of mothers' allowance and social assistance, and their dependents. The head of the family is issued a card entitling him and all members of the family on assistance to the services of a general practitioner of his own choice, or care at the out-patients department at the hospital in cities where there is such service available. The card also entitles him and his dependents to hospitalization, and to prescriptions ordered by a doctor. Certain special prescriptions are not provided, and the card does not of course cover the cost of patent medicines. Glasses, dentures, or other medical appliances are provided if the circumstances warrant it. There is some provision for dental care, varying with the district where the recipient lives. All districts authorize extractions of teeth, and provide full (not partial) dentures if necessary. The policy regarding dental fillings is left to the municipalities, which may or may not provide for fillings. In the city of Vancouver, children in grades one and two in the public schools have work done by the school dentist as part of the regular school dental program. Usually arrangements can be made for older children on public assistance to have work done at the school dental clinic or out-patients dental clinic at the hospital where the need is urgent. There is no provision for fillings for the teeth of adults on public assistance.

#### The Social Worker and the Public Assistance Family

Long-term recipients of public assistance, especially where children are involved, are of particular concern to social workers for several reasons. In British Columbia all these recipients are clients of some

social worker in the public welfare field, either the Provincial Social Welfare Branch or municipal social service departments. Hospital social workers meet them in the wards or at out-patients' department. Probation officers and group workers are concerned about children from low-income families as it is to be expected that they would have more difficulties to face in growing up to be healthy and useful citizens than would children from the middle and higher income brackets.

Social assistance and mothers' allowance are among the lowest incomes on which anybody has to live, as can be seen by comparing them with some of the other forms of social security mentioned previously. The current scale for both mothers' allowance and social assistance is as follows: <sup>2</sup>

| Number in family | Monthly allowance |
|------------------|-------------------|
| 2                | \$62.50           |
| 3                | \$74.50           |
| 4                | \$86.50           |
| 5                | \$98.50           |
| 6                | \$110.50          |
| 7                | \$122.50          |

If a workman is killed on the job, the Workmen's Compensation Board pays his widow \$75 a month, plus \$20 a month for each child. Such a woman with two children would have \$115 a month, as compared with \$74.50 which she would receive if her husband had been killed in a car accident, for instance, and she had had to apply for social assistance. War veterans and their dependents receive up to \$90 a month in war veterans' allowance

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<sup>2</sup> Prior to April, 1953, the social assistance scale in the city of Vancouver was as follows:

| Number in family | Monthly allowance |
|------------------|-------------------|
| 2                | \$60.00           |
| 3                | \$69.50           |
| 4                | \$79.00           |
| 5                | \$88.50           |
| 6                | \$98.00           |

The maximum was set at \$98.00, but in the case of families of more than six persons, this amount could be exceeded if special permission had been obtained from the regional administrator.

if they are in need through a permanent disability not incurred during service, and have served in a "theatre of actual war." This is the maximum rate, and for families of more than four persons public assistance could be granted to supplement up to the usual public assistance rate. It is possible to receive unemployment insurance lower than public assistance rates, if one's contributions were very small; but such people have presumably been working until just before going on unemployment insurance. Actually, many social assistance recipients have gone through a period of adjustment and reached a very low level of living before applying.

At fairly frequent intervals there is publicity in the press or speeches during election campaigns about the inadequacy of old age pensions. Probably no one will deny that \$100 a month is none too much for two elderly people. But almost no one except social workers hears about the family of four across the street who get \$86.50 a month social assistance. As family allowances are not deductible income, this would bring the total to a few dollars more than \$100 a month if three of the people were children. There does not seem to be much consistency, or much regard for the needs of recipients, in a public welfare system which expects a father, mother, and two children, or a mother and three children, to live on a sum which is popularly considered insufficient for two elderly people. The aged have votes and far outnumber social assistance recipients, it is true; but it is quite likely also that social assistance would be a more contentious issue than old age assistance, as a good many people who are quite ready to agree that the aged are entitled to help are dubious about "relief" for younger persons.

In fairness, it must be stated that public assistance rates in British Columbia are higher than in most of the Canadian provinces, in some

cases very much higher. Even so, they provide only enough for food, shelter, and "sundries" on a minimum scale. While life under these conditions is bearable for a short time, it becomes less so as time goes on. Furniture and clothing become daily more shabby. Curtains and bed linen become tattered and cannot be replaced. Because of the limited provision for dental treatment, the condition of teeth in particular shows deterioration. There is no money — at least, without troublesome consequences — for hobbies, sports, recreation, or cultural pursuits. Even if such an income provided adequately for physical needs, which in most cases it does not, the recipients face dull, frustrating, and stultifying lives if they cannot take part, to any extent, in the ordinary amusements, social and educational pursuits that their friends and neighbours enjoy. Living under these conditions is hard enough for adults. It probably has more far-reaching effects on children, as exposure to unfavourable conditions in their formative years might be expected to affect their physical, social, and emotional development. And if these children grow up with weakened bodies and warped personalities, it will in turn affect their children later on.

#### The Findings of Previous Poverty Studies

It is salutary to recall the findings of some of the outstanding studies, on the effects of deprived living.

(a) Diets and Health. In Canada and the United States in the 1930's it was found that relief payments were inadequate for health in nearly every instance.<sup>3</sup> In both countries several organizations drew up

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<sup>3</sup> A.L. Bowley and M.H. Hogg, studying the subject in England in 1925, were of the opinion that "if a family is receiving Poor Relief it is ipso facto in poverty, and we extend this rule to relief of any sort." They add significantly, "it is, in fact, generally the case that unless the family is astute and unscrupulous in obtaining aid, the relief granted is insufficient to bring it up to the poverty line." Has Poverty Diminished?, London, P.S. King, 1925, p. 15.



minimum standard budgets, most of them for food only. The U.S. Bureau of Home Economics set up scales for three diets — "liberal", "basic minimum", and "restricted minimum". The restricted minimum diet was subject to the following qualifications: (1) it was intended for short periods only, being harmful to health or morale if used too long, (2) rigid economy was necessary in purchasing and preparing food, (3) no account was taken of larger amounts of food required by older children, (4) no account was taken of the fact that food money often had to be used for other things. Yet relief food allowances in Canada and the United States during the depression were often fifteen to twenty per cent below these absolute minimum standards. <sup>4</sup>

Hand-to-mouth budgeting results in uneconomical purchase of small quantities. Diets of the very poor tend to be monotonous and poorly balanced. There is too much starchy food and too little fruit, vegetables, and milk. In 1935 the Canadian Department of Agriculture, collecting data on the effect of family income on the consumption of milk, found that relief families used an average of .54 pints per person per day, while families with incomes between \$1000 and \$2000 a year averaged .76 pints of milk per person per day. <sup>5</sup>

In Montreal during the depression, the McGill Social Research Committee sponsored a series of studies designed to make clearer the relationship between unemployment and health. The studies included the results of physical examinations of 1000 unemployed men at four private agencies distributing relief, and of 270 unemployed youths between fourteen and eighteen years old. Data on the health of children between the ages

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<sup>4</sup> L.C. Marsh, Report on Social Security for Canada, Ottawa, King's Printer, 1943, p. 20.

<sup>5</sup> L.C. Marsh et al., Health and Unemployment, Oxford University Press, 1938, p. 33.

of seven and fifteen in three schools were collected, also on the weights of babies born to families in the small-income range. In all groups studied, some of the families were on unemployment relief and some were not. Of the youths, 64 per cent of those whose families were on relief were in a fair or poor nutritional state, compared with 45 per cent of those from non-relief families.<sup>6</sup> Thirty-nine per cent of boys from families on unemployment relief had seriously impaired teeth, compared with twenty-eight per cent of those from families not on relief.

The studies of children were comparative of income-groups. Of the school children, those in one school came from higher-income families, those in the second came from the families of white-collar or skilled workers, and those in the third from low-income families of whom thirty-five per cent were or had been on relief and seventy per cent were living at marginal or sub-marginal levels. At the age of seven the children from the high-income families averaged two inches taller and four pounds heavier than seven-year-olds in the low-income group. At fifteen, they averaged five inches taller and eight pounds heavier. In the high-income group one child in eight had dental defects varying from slight to serious. In the other two groups it was about one child in three. The parents were notified of the work needing to be done, and it was found that in the high-income families the percentage of work needed decreased with increasing age, indicating that the work was being done to a large extent. In the other two groups the percentage of those with work needed rose slightly between the ages of eight and thirteen.

The McGill studies also covered a group of twenty-five families who had been on unemployment relief in Montreal for five years or more. Of

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<sup>6</sup> Results of the McGill Social Research Committee studies quoted in this and the following two paragraphs are taken from L.C. Marsh, Health and Unemployment, various pages.

122 persons in these families, 45 were in fair nutritional condition, 62 were in a reasonably good condition, and 15 (1 in 8) were in poor condition. The effects were worst on children. Of thirteen children under five years of age, only one was described as well-nourished. Of all the children up to fifteen years old, only forty per cent were in satisfactory physical condition as judged by nutritional criteria. It was found that the condition of the children in families where budgeting practices were good was better than in families where budgeting was poor. It is not stated how much the allowances were, but it does say that they were given by the Family Welfare Association and were higher than city relief. The families had received these higher allowances for at least some of the five-year period, and had had help from case workers.

(b) Living Accommodation. The type of accommodation a family has, its general state of repair, and to a large extent the neighbourhood in which they live, are determined by the rent they are able to pay. Low-rent accommodation is likely to be draughty, inconvenient, and shabby. Depression studies found that living quarters had considerable effect on morale. As the family could not afford enough rooms, they lived in overcrowded conditions which were hard on tempers and injurious to health. Many families were evicted and had to move frequently, an expense which they could ill afford. It was common for young couples to have to live with their in-laws. Bakke, in a study of the life of the unemployed in the United States during the depression, concluded that "living quarters are more symbolic of the family's social status than any other single item save clothes." <sup>7</sup>

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<sup>7</sup> E. Wight Bakke, The Unemployed Worker, New Haven, Yale University Press, 1940, p. 269.

(c) Clothing. Insufficient food and even poor housing can be concealed from one's friends and acquaintances, but shabby clothing cannot be hidden. Studies of the type quoted show that families gradually gave up going to social functions or to church owing to lack of "good clothes." Bakke found that parents were more discouraged by their children's unsatisfied needs than by their own lack of new clothing.

(d) Leisure-time Activities and Social Participation. Membership in groups is to some people a measurement of standing in the community, and forced withdrawal from these groups is a blow to their prestige and status. The amount of money available largely determines what a family does with spare time. If the income is small, most of it goes for mere subsistence, and there is little left for recreation. Bakke studied the percentages of persons in certain families participating in various activities before and during unemployment. He found that the most usual recreation of the unemployed was visiting friends, and even this was cut down by one half compared to the period previous to unemployment. Unemployment threw families back on themselves, but Bakke doubted if this really increased the stability of family life. Home was not attractive and people were not really satisfied to remain there. They had no profitable use for their enforced leisure, as they had to sell such things as musical instruments, and were unable to afford even a daily newspaper.

(e) Effects of Relief on Total Budget. In his study of the life of the unemployed during the depression, Bakke listed a number of items not provided for in relief allowances — contributions to church, funeral expenses, personal needs (haircuts, shaving-brushes, etc.), cleaning materials, laundering, newspapers, smoking, and school needs.<sup>8</sup>

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<sup>8</sup> E. Wight Bakke, The Unemployed Worker, New Haven, Yale University Press, 1940.

(f) Effects on Family Life. Depression studies showed that the low relief allowances profoundly affected many aspects of life. After the breadwinner became unemployed, the family went through certain well-defined stages of readjustment during which certain effects were likely to appear. Bakke lists the stages as:

1. Momentum stability. For a while the family could carry on much as they had before, as they hoped the father would get a job soon, and they still had the belongings bought when they had a regular income.
2. Unstable equilibrium. They began to feel the effects of lack of income, but tried more or less to maintain the old standard.
3. Disorganization. They gave up hope that the father would find work in the near future, and discouragement set in as their usual pattern of life became disrupted.
4. Experimental readjustment. Various ways and means were tried of living as comfortably as possible under the circumstances.
5. Permanent readjustment. The family adopted the means of readjustment which seemed to work best.

Another writer lists the steps in readjustment to unemployment as follows: <sup>9</sup>

1. Economy program.
2. Cashing of insurance policies, or letting them lapse.
3. Selling cars, homes, radios.
4. Lowering of morale.
5. Impairment of health.
6. Changes in family alignments.
7. Strained family relationships.

At first the family gave up certain luxuries and small unnecessary expenses, but there was for a while no great difference in their way of living. Next they used any savings they might have, including insurance policies which could be cashed. When these were exhausted, the family was forced to sell some of its possessions. The selling of treasured possessions was one of the adjustments which families found hardest to bear. As time wore on and there was no prospect of work, and the family had perhaps had to leave their home and sell many of their belongings which

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<sup>9</sup> S.A. Queen and J.R. Gruener, Social Pathology, New York, Thos. Y. Crowell Co., 1948, p. 368.

had meant security and memories of happier days, they began to lose their optimism and self-respect. The continued effects of meagre diet, poor housing, and emotional strain might begin to affect their health. As the father was out of work, his status in the family was lowered in some instances. Sometimes it was easier for the wife to get work than for the husband, and she became the breadwinner. As a result of these changes in family relationships, and because of overcrowding and other inconveniences attendant upon reduced circumstances, there arose family tensions which had not existed previously. Teen-aged children either could not obtain jobs, or if they did they often had to contribute all their earnings towards keeping the family going.

There was great difficulty and mental strain involved in meeting the smallest expenses. An exacting amount of time, attention, and thought was necessary to find ways to get along with as little money as possible. Mothers often could not use such money-saving practices as home canning, because they could not afford the equipment. To quote one of the unemployed whom Bakke interviewed, "Every decision now seems to be an emergency decision for us. When it comes to a question of paying the electric light bill, some unusual source of cash must be found. When the children need new clothes, it's the same thing.... When I was earning a regular income it was possible to take these expenditures in our stride."<sup>10</sup>

Queen and Gruener made the following formidable list of mental and emotional effects of long-continued unemployment:

1. Discouragement, depression, desperation.
2. Bewilderment.
3. Loss of confidence, sense of failure.
4. Indifference, apathy.
5. Bitterness, moral and spiritual degradation.

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<sup>10</sup> E. Wight Bakke, Citizens Without Work, Yale University Press, 1940, p. 190.

6. Cynicism, resentment, antagonism towards the wealthy, society, government.
7. Loss of pride, sensitiveness, avoidance of social contacts.
8. Restlessness, craving for excitement.
9. Mental and nervous disturbances.
10. Acceptance of lower standards, dependence on charity.
11. Constant fear, insecurity even when again employed.

Perhaps the worst features of marginal living are the day-to-day deprivations and irritations, many of them small enough in themselves, but soul-destroying when added together and continued for months and years. A classic description of life below the poverty line was given by Rowntree in his second study of poverty in York, entitled Poverty and Progress. The first paragraph is a quotation from his earlier study of York in 1899, (Poverty, a Study of Town Life); but Rowntree refers to it again in 1941:

A family living upon the scale allowed for in this estimate must never spend a penny on railway fare or omnibus. They must never go into the country unless they walk. They must never purchase a halfpenny newspaper or spend a penny to buy a ticket for a popular concert. They must write no letters to absent children, for they cannot afford to pay the postage. They must never contribute anything to their church or chapel, or give any help to a neighbour which costs them money.... The children must have no pocket money for dolls, marbles, or sweets. The father must smoke no tobacco, and must drink no beer. The mother must never buy any pretty clothes for herself or for her children, the character of the family wardrobe, as for the family diet, being governed by the regulation, 'Nothing must be bought but that which is absolutely necessary for the maintenance of physical health, and what is bought must be of the plainest and most economical description'....

If any of these conditions are broken, the extra expenditure involved is met, and can only be met, by limiting the diet; or, in other words by sacrificing physical efficiency." <sup>11</sup>

#### How do Public Assistance Families Fare To-day?

Surely, most people will say, no one lives like that now in Canada. How many of these conditions, and those found in the unemployed families in the depression, prevail among families on social assistance and

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<sup>11</sup> Seebohm Rowntree, Poverty and Progress, London, Longmans, Green and Co., 1941, p. 103.

mothers' allowance to-day? Are they being similarly affected physically and mentally?

The condition of families on public assistance in these days of prosperity is in some respects similar to and in other respects different from the life of unemployed families during the depression. The public assistance families have a regular income usually assured for as long as they need it, especially in the case of mothers' allowance. There is less permanency about social assistance, but generally, providing financial circumstances stay the same, the allowance continues as long as needed, or until the children reach an age when they could be expected to earn their own living. On the other hand, unemployed families during the depression often did not have a regular income, especially in the early years before it was realized that "relief" was here to stay for some time, and provision for continued assistance would have to be made. When the unemployed families did get relief it was often in the form of "scrip" which could be used only for groceries or some definite purpose, thus limiting the family's choice of purchase and marking them as being "on relief". The present method of paying public assistance by cheque is intended to make recipients feel that they are no different from ordinary citizens.

Nevertheless, in some respects the social assistance recipients may feel less like ordinary citizens than did the relief families in the 1930's. Then one's neighbours were likely to be "on relief" too. People sympathized with each other; and, by quite a large proportion of the population, it was not regarded as a disgrace to be on relief. Now, however, the family on public assistance is likely to be the only one in such circumstances on their street. The next-door neighbours have a car and spend their holidays at a summer cottage. The family on assistance struggles on



year after year without hope of repairing the leaky plumbing or buying new curtains, or a toy tricycle for Johnny, let alone a car for the family. The neighbours with the cars may not understand why anybody is "on relief" these days, and may have a feeling that it is probably their own fault if they are.

Of course the effects of living on public assistance are very difficult to measure with exactness. A recent study which has examined public assistance budget procedure in British Columbia concludes that there is no simple statistical method of showing the inadequacy of assistance.<sup>12</sup> It is important that some attempt be made, however. An American writer on the subject of public assistance once asked a public welfare administrator how people managed on the allowances they were receiving, and the administrator replied, "I often wonder." The writer goes on to say in his article — and he is an outstanding figure in United States Welfare<sup>13</sup> — "It is not enough for us to wonder. It is a primary and inescapable responsibility of those who are associated with, or even interested in, the administration of public assistance to know how people get along or do not get along on the assistance granted."

In February, 1951, the British Columbia Mainland Branch of the Canadian Association of Social Workers prepared a brief on social assistance rates. In November, 1952, a committee of the Vancouver Community Chest and Council prepared a report on the adequacy of social allowances. The general findings were that the rates were far from adequate. The B.C. Mainland Branch of the Canadian Association of Social Workers' brief reads

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<sup>12</sup> Edmund Ralph, Master of Social Work Thesis, The Use of Standard Budget to Evaluate Need in Public Assistance, University of British Columbia, 1952, p. 69.

<sup>13</sup> Donald S. Howard, "The Changing Role of Public Assistance", Proceedings of the National Conference of Social Work, 1947, p. 160.

in part as follows:

We, in British Columbia, pride ourselves on a high standard of Social Services but on our present Social Assistance rates people are malnourished, they are unable to purchase clothing, and many are forced to live in squalor, often in dwellings condemned by the Health Authorities. It is unnecessary to point out to you that if we are to develop healthy individuals capable of taking their rightful place as productive citizens in our province, this situation must be rectified.

It is pointed out that rates of assistance do not live up "either to the letter or the spirit" of Section 3 of the British Columbia Social Assistance Act, which states that "Social assistance may be granted...for the purpose...to maintain a reasonably normal and healthy existence." Tables are set out showing a comparison of British Columbia's social assistance rates at that time with the cost necessary to provide basic essentials, excluding shelter costs, for the same-sized family groups. These figures are taken from the Toronto Welfare Council's Guide to Family Spending in Toronto, Canada.<sup>14</sup> To quote some of these comparisons, according to the Toronto Welfare Council figures, a woman with a boy aged thirteen and a girl aged twelve would have required \$90 a month exclusive of shelter allowance, whereas social assistance would have been only \$50 for three persons, exclusive of shelter. The requirements of a man, woman, and two children aged five and nine were estimated at \$115, whereas on social assistance they would have received \$57.50. A man, woman, and

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<sup>14</sup> In Canada the most complete minimum standard budgets were those drawn up by a committee of the Toronto Welfare Council. The first, published in 1939 and entitled The Cost of Living, was a study of the cost of a standard of living in Toronto at that time, "which should maintain health and self-respect." In addition to food it included such items as clothing, personal expenses, shelter and the various expenses connected with it, and recreation. A very useful feature of this budget was that costs were estimated according to age and sex, so that the total budget for any family could be calculated easily. This budget was revised in 1944. In 1949 the Toronto Welfare Council produced a further revision with a new title, A Guide to Family Spending in Toronto, Canada, which as stated in the introduction, "reflects the actual spending habits of Toronto families together with the best available knowledge of family living," and was designed to be of use to social services in serving the community. The prices in this guide were brought up to date in February, 1952.

four children, aged eight, ten, thirteen, and fifteen, would have needed \$172, whereas on social assistance they would have received \$71.

Food allowances were compared with the amounts considered by the Vancouver Metropolitan Health Committee as necessary for an adequate diet, based on Canada's food rules. In most categories, total social assistance including shelter hardly covered the cost of adequate food alone.

In their summary of proposals, those who prepared the brief stated, "We are not advocating that social assistance be granted on a scale that would underwrite a content of living which provides all the things people would like to have, even if their desires are not extravagant. However, we feel certain that a child in a social assistance family should not be set apart because he cannot dress like other children in his school, or that any person should give up his normal community associations or eat a less healthful diet than his neighbours because he receives social assistance." They made three proposals: (1) That the basic allowance which includes food, clothing, and a reasonable amount for clothing upkeep, personal care and sundries, be increased to a level compatible with decency and health; (2) That the shelter allowance be granted on the basis of actual cost to the individual; (3) That additional allowance be granted to families of over six persons, then the maximum number allowed for in the scale.

The Vancouver Community Chest and Council report submitted in November, 1952, stated that, whereas the cost of living rose 67 per cent between April 1, 1944, and September 1, 1952, social assistance rates in that period rose by percentages varying from 45.4 per cent for a single person to 58 per cent for a group of seven people. The allowances were not adequate in 1944, and are therefore less so now. According to the estimate of the Vancouver nutrition group in January, 1952, the cost of food alone for a boy of

thirteen to fifteen years old was \$22.10 a month. The total amount allowed per dependent on social assistance was at that time \$9.00 a month. A family of four was allowed \$6.50 a month for all expenses other than food and rent. One could quote many such comparisons, but to sum up, the committee concluded that in order to provide minimum family requirements for food and other necessities excluding rent, the allowances would have to be raised by seventy to ninety per cent.

If public assistance families have insufficient income to maintain physical efficiency, they are in poverty according to Rowntree's basic definition. None of these studies, however, has tried to assess the effect on the day-to-day lives of families dependent for years on inadequate allowances, by interviewing the families and learning from them what social assistance or mothers' allowance means at first-hand.<sup>15</sup> The closest approach to such a study in British Columbia so far has been made by Mr. Gottfried Kuhn in a Master of Social Work thesis, his concern here being to try to ascertain the meaning of dependency to the family and the meaning of case work services.<sup>16</sup> Mr. Kuhn made a fairly detailed study of the physical living conditions of the families he discussed, but said very little about their feelings about the overall situation, other than their attitudes towards case workers. Though the case worker's help at the time of making application was appreciated, he concludes that the low incomes

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<sup>15</sup> While gathering information for their report on the adequacy of social allowances, the Vancouver Community Chest and Council asked Mr. Griffiths, Deputy Minister of Health and Welfare, for such particulars about social assistance and mothers' allowance families in B.C. as the length of time they had received the allowances, whether or not they owned their own homes, any evidence of ill effects on the children of the low incomes, and any comments social workers might like to make. A reply was received that this information would be impossible to obtain, owing to the magnitude of the task of compiling it.

<sup>16</sup> Gottfried Kuhn, Public Assistance, the Recipients' Experiences, Master of Social Work Thesis, University of British Columbia, 1949.

largely negate the efforts of case workers and the Metropolitan Health dietitian to be of help to the families over a long period of time.

Rather than dealing with case work services or the families' attitude towards them, the present study proposes more to emphasize the effect of marginal living on health, social participation, outlook on life, optimism or pessimism, sense of status in the community — in short, the families' general "morale". Physical factors of course have a profound influence on this, and it is necessary to study them in some detail to see how they affect it. Such a study, even of only a very few families, will at least help fill some of the gaps in the story of present public assistance in British Columbia.

#### Methods of the Study

With the co-operation of the City Social Service Department in Vancouver, the method followed in the present study has been to select fairly typical families who have been receiving public assistance for some time. Twelve families were studied, six of whom were on mothers' allowance and six on social assistance. The families had received public assistance for periods ranging from three and a half years to almost fifteen. (The latter family had been able to go off mothers' allowance just before the study was made, because the youngest child had reached an age when she could be employed, and had become the family's breadwinner.) Some families were selected which had the father in the home, in order to give a more normal picture of family life than that presented by the more usual public assistance family consisting of a mother and children only. Some families had older children who had gone off assistance, but most of these older children were no longer at home. Other families had only young children, the numbers of children per family ranging from one to six.

City social service workers first visited the families, explained the study, and asked their co-operation. The writer then visited the families, the interview being based on a questionnaire which, after careful consideration and revisions, was designed to obtain the views of the families on the following main aspects:

1. What do these people buy with their money, and how do they make it stretch over the month? Do they have to buy in uneconomical small quantities?
2. Are they forced to live in bad housing or in an undesirable neighbourhood? Does living accommodation seem to be having any bad effects, especially on the children?
3. Does their health seem to be suffering because of poor nutrition? Inability to afford special diets prescribed by the doctor? Lack of dental care? Lack of cooking facilities or adequate storage facilities for food?
4. How do they obtain clothing? Does the wearing of second-hand garments, or procedures connected with getting clothing from agencies, bring a feeling of humiliation?
5. What recreation or leisure-time activities do they have? Has lack of money for recreation or social life cut them off from former friends, or from desirable friends?
6. What education are the children able to get? Is it cut short by lack of money? Do the children play truant, or feel inferior at school?
7. Is there indication of lowered morale, embittered attitudes, or a feeling of worthlessness?
8. How do the families themselves describe the experience of living on public assistance?
9. What determines a family's ability or inability to manage on a marginal income?

In most cases the mother only was interviewed. Not all the children were seen by the writer, though some were. In the families where the father was in the home, two out of the four fathers took a very active part in the interviews; the other two left the talking to their wives. The number of interviews per family varied from one to three, and was typically

two. The questionnaire was filled in by the writer during the interview. The mothers were not asked to fill in their own, as some were of foreign extraction and could not write English, and in any case oral answers were preferred to written ones.

City Social Service files on the families were read for information on outside income, and previous history of the family, special note being taken of any comments about feelings or attitudes of its members, or any complaints they made. Files usually contain medical reports, and some indication of how the children are doing at school. Some contained comments of social workers about the personality or attitudes of certain members of the family.

A nutritionist from the Metropolitan Health Department was interviewed regarding her opinion of the diet of social assistance families, and she examined some but not all of the weekly menus made out by the mothers for this study. Opinions of school nurses were asked about the health of the children in some of the families.

## CHAPTER II

### MAKING AN ADJUSTMENT

A careful examination of the recorded material, supplemented by impressions from the visits, made it apparent that some families seemed to have achieved an adjustment to living on a marginal income, while others could not be regarded as adjusted or stable at all. The "adjusted" families made their money stretch to the end of the month, purchased food economically and had well-planned, varied menus. Their housing was in better condition and less overcrowded than that of the other families. They were able to carry on at least some recreational activities and interests, and the children often belonged to clubs or other groups. There was good family solidarity and a cheerful home atmosphere. The children seemed to be receiving good physical and emotional care. The other families, by contrast, complained frequently to their social workers of inability to manage on the allowance, and asked for help with clothing, bedding, fuel, or whatever was their most pressing need at the time. Their housing was often very bad and they moved frequently. There were often family troubles of various sorts, and the general home atmosphere did not seem as good as that of families in the first group. In one family, apprehension of the children by the Children's Aid Society for neglect was at one time considered, though it was not carried out for lack of sufficient evidence. Children in the second group of families did not often belong to recreational groups or organizations, nor did they have well-defined leisure-time activities.

No hard-and-fast distinction could be drawn between the two groups, and one could not have said that families in the first group were well-



adjusted in all respects, while families in the other group were poorly adjusted in all respects. In the case of one or two families, it took considerable thought to decide in which category the family should be placed. It seemed on the whole that seven families (called Group A) could be regarded as having made predominantly good adjustment, while five families (called Group B) on the whole represent maladjustment, even though there are actually good and poor features to be found specifically in the home situations of all the families in both groups. These differences, and some of the common factors, will be brought together for examination at the end of the study.

The principal facts about the families in group A are summarized in Schedule A, pages 30 to 32. These seven families had received public assistance for varying lengths of time and for varying reasons. In only one of these families was the father alive and in the home. A few notes will serve first to identify the families, here presented in order of the length of time they had been on assistance, the longest first.

Herberts. As Mr. Herberts was incapacitated, this family came on mothers' allowance in February, 1938. The two girls were then aged six and two. Mr. Herberts died two or three years later. Mrs. Herberts was not actually receiving public assistance at the time of the interview for this study, as mothers' allowance had terminated in January, 1953, when the youngest girl, then aged sixteen, had gone to work. Mrs. Herberts was nevertheless selected for the study as she had been on the allowance for such a long time, and seemed to have managed unusually well. She is a short, grey-haired, rather motherly woman, with a cheerful, friendly manner. Her children were not seen, as they are both working.

Naysmith. Mr. Naysmith died in 1940, leaving his widow with three daughters. Mrs. Naysmith has been on mothers' allowance since September,

1940. The two older daughters are now married. The second had separated from her husband and returned home shortly before the study was made. She was paying rent for a room in her mother's home and eating her meals with the other married sister. None of the girls was seen. Mrs. Naysmith is short, grey-haired, rather precise in her manner, but appeared friendly.

Eskola. Mrs. Eskola left her husband because he drank to excess, went with other women, and would not support her and the four children properly. She has been on social assistance since February, 1946. She is of Finnish extraction, and is thin, vivacious, talkative and very friendly. Only one of the children was seen at the interview.

Smart. Mrs. Smart's husband left her in 1943, but supported her and the four children fairly well until 1946, when his support became intermittent. Mrs. Smart has been on mothers' allowance since January, 1947. She is a plain-looking woman, but pleasant and friendly. She has not much education, but a good deal of common sense. All the children were seen briefly.

Landon. Mrs. Landon's husband died suddenly of polio in 1947, leaving her with five children and expecting another. She has been on mothers' allowance since June, 1948. She is a tall, almost ungainly woman, with a very cheerful manner, a sense of humour, and apparently a very good relationship with the children. She was a teacher before her marriage.

Williams. Mrs. Williams was left a widow in 1944. By careful management she kept herself and her two daughters on her husband's insurance until 1949, when she reluctantly had to apply for social assistance, which she has received since July, 1949. According to the file, she had enjoyed a fairly high standard of living before her husband's death, and found it hard to adjust to life on a marginal income. She is short, stout,

friendly in manner, though rather given to complaining about her health and the difficulty of managing. One gets the impression that with the children she is cheerful rather than otherwise, and that she is fond of them. She has very little education and cannot write English. Both the children were seen at the interview.

McIntosh. Mr. McIntosh developed arthritis, which became so bad that he was no longer able to earn his living. He became progressively worse, and now, at the age of forty, lies on his back almost immobilized. His wife is a friendly, cheerful woman, constantly performing services for her husband. They have two children, both of whom were seen. This family has been on public assistance since October, 1949. They were on social assistance first, and transferred to mothers' allowance in February, 1951.

SCHEDULE A. FAMILY COMPOSITION, INCOME, AND BUDGET OF FAMILIES IN GROUP A.

| Name of Family | Family Composition(a)                               | Monthly Income(b)   | Expenditures(c)   |
|----------------|---|---|---|
| Herberts(d)    | Mrs. Herberts<br>Muriel 16<br><br>(Jean)<br>(Anita) | M.A. 57.00<br>Board 40.00<br>Rent 15.00<br><u>55.00</u><br>112.00 | Housing<br>Rent 25.00<br>Light 4.00<br>Fuel 4.50<br><u>33.50</u><br>Newspaper 1.25<br>Other 77.25<br><u>78.50</u><br>112.50 |

(a) Ages of children on assistance given after names. Older children not on assistance and no longer at home, shown in brackets.

(b) Abbreviations: M.A. - Mothers' Allowance; S.A. - Social Assistance; F.A. - Family Allowance.

(c) Yearly cost of taxes and fuel divided by 12 to give monthly amounts.

(d) Mrs. Herberts' budget during the last few months on mothers' allowance, when she was receiving board from one daughter, working, and rent from another daughter, married.

## SCHEDULE A (Continued)

| Name of Family | Family Composition   | Monthly Income   | Expenditures  |
|----------------|--|--|---|
| Naysmith       | Mrs. Naysmith<br>Olara 13<br><br>(Judy)<br>(Marion)                          | M.A. 57.50<br>F.A. <u>8.00</u><br>65.50<br><br>Rent <u>20.00</u><br>85.50        | Housing<br>Taxes 7.00<br>Light 3.00<br>Fuel 6.50<br>Gas <u>2.00</u><br>18.50<br><br>Food 45.00<br>Clothing 10.00<br>Household supplies 3.00<br>Other <u>9.00</u><br>67.00<br>85.50  |
| Eskola         | Mrs. Eskola<br>Rosemary 11<br>Jack 10<br>Tom 9<br>June 7                     | S.A. 94.50 <sup>(e)</sup><br>F.A. <u>26.00</u><br>120.50                         | Housing<br>Rent 21.00<br>Fuel <u>3.50</u><br>24.50<br><br>Food 75.00<br>Newspaper 1.50<br>Phone 2.14<br>Clothing 10.00<br>Other <u>7.36</u><br>96.00<br>120.50  |
| Smart          | Mrs. Smart<br>Ruby 16<br>Patricia 13<br>George 12<br>Harry 11<br><br>(Verna) | M.A. 98.50<br>F.A. <u>22.00</u><br>120.50<br><br>Earnings <u>20.00</u><br>140.50 | Housing<br>Rent 19.45<br>Fuel 10.00<br>Light <u>2.50</u><br>31.95<br><br>Food 75.00<br>Newspaper 1.25<br>Insurance 4.00<br>Household supplies 3.00<br>Clothing 7.00<br>Carfare 14.00<br>Other <u>4.30</u><br>108.55<br>140.50 |

(e) Including \$6 dietary extras. As most of the families were interviewed prior to April, 1943, the S.A. figures given here are based on the scale then in use. (See footnote, p. 9).

## SCHEDULE A. (Continued)

| Name of Family | Family Composition  | Monthly Income   | Expenditures   |
|----------------|---|--|--|
| Landon         | Mrs. Landon<br>Lola 11<br>Jimmy 10<br>Keith 9<br>Phyllis 8<br>Edith 6<br>Albert 5 | M.A. 117.50<br>F.A. <u>37.00</u><br>154.50                                   | Housing<br>Taxes 10.00<br>Light 4.00<br>Fuel <u>9.00</u><br>23.00<br>Food 85.00<br>Newspaper 1.25<br>Phone 4.22<br>Household supplies 5.00<br>Clothing 20.00<br>Dentist 5.00<br>Insurance 2.32<br>Other <u>8.71</u><br>131.50<br>154.50(f) |
| Williams       | Mrs. Williams<br>Elizabeth 15<br>Ann 8  | S.A. 79.50(g)<br>F.A. <u>14.00</u><br>93.50<br>Earnings <u>6.00</u><br>99.50 | Housing<br>Mortgage 35.00<br>Taxes 7.50<br>Light 2.50<br>Gas 1.00<br>Fuel <u>2.50</u><br>48.50<br>Food 40.00<br>Newspaper 1.25<br>Household supplies 2.00<br>Clothing 4.00<br>Other <u>3.75</u><br>51.00<br>99.50                          |
| McIntosh       | Mr. McIntosh<br>Mrs. McIntosh<br>Ruth 12<br>Bobby 4                               | M.A. 86.50<br>F.A. <u>12.00</u><br>96.50                                     | Housing<br>Taxes 5.00<br>Light 3.00<br>Fuel <u>3.00</u><br>11.00<br>Food 73.00<br>Household supplies 5.00<br>Clothing 5.00<br>Other <u>4.50</u><br>87.50<br>98.50  |

(f) Mrs. Landon's budget as it would be if she lived within her income, but she is paying her taxes, etc., from savings.

(g) Including extra allowance to help meet high housing costs.

### Budgeting for the Month

The usual pattern of spending is that when cheques are issued at the end of the month (by mail in the case of mothers' allowance, and called for at the City Social Service office in the case of social assistance), the mother immediately pays the regular bills. Rent takes priority with tenant families; then come light, newspaper, and telephone, if any. There may be a bill at the store for last month's groceries. Some families have other small monthly bills. What is left after the regular expenses are paid goes mostly for food. Most mothers have some system for trying to make the money spread over the rest of the month. After paying the rent and putting in a grocery order, Mrs. Eskola tries to make the rest of her money last until the family allowance comes. This carries her until the end of the month. She sometimes buys milk on credit during the last few days. When Mrs. Herberts received her mothers' allowance cheque, she used to put away two dollars towards the fuel and five to keep in case of emergency.

Mrs. Landon buys anything needed immediately, pays a five dollar instalment on a dentist's bill, and spends the rest as she needs it, trying to make it do until family allowance day. "I don't know what I'd do without family allowance. I just couldn't keep the home together," she said.

Mrs. McIntosh puts in an order at a large department store, and puts aside some money for taxes, sawdust, or other foreseeable expenses. Towards the end of the month she uses potatoes and home-canned vegetables, of which she has a supply on hand. She does not know what she would do without these, as it seems that she runs out of nearly everything else in the way of food before the end of the last week in the month.

After paying the regular bills and ordering groceries at a large store, Mrs. Naysmith, being an orderly soul, divides the remainder of the

money into four lots, one for each week. Even so, she often runs out of things in the last week, especially peanut butter and fillings for the girls' sandwiches. The family's fare has at times been reduced to soup, beans, and rice. "We get along, but it's really a stinker," said Mrs. Naysmith. Sometimes her sister comes to the rescue with gifts of groceries.

When she has paid the rent, the insurance, and last month's account at the store, Mrs. Smart does not have much of her cheque left. With her charge account, she continues buying groceries, to be paid for out of next month's cheque. She does not run out of many things, but does go a little short of vegetables sometimes.

Mrs. Williams said she has no special plan for what is left after she has paid the mortgage and the light bill. She runs out of milk before the end of the month, and sometimes even bread, but can charge groceries at the local store in case of necessity.

### Housing

Mrs. Landon, Mrs. Naysmith, and the McIntoshes own their houses outright; Mrs. Williams is still buying hers, paying off a mortgage. Mrs. Landon's six-room house is in only fair condition. The outside is badly in need of paint, and she said the basement was damp. The walls looked grubby and the whole place appeared rather shabby. Her furniture is adequate but old. Mrs. Naysmith has a five-room bungalow in a fair state of repair. She said the furnace and the front steps needed repairing, and she thought the roof soon would, though it was not actually leaking yet. Mr. McIntosh was in the process of finishing their house when he was stricken with arthritis. The outside of the four-room frame bungalow is rough and in need of paint. There is one step missing from the front steps.

One bedroom is still unfinished, with no plaster or paper on the walls. Mrs. McIntosh was a little concerned over the unfinished condition of the bedroom and the fact that she has to hang up blankets in the winter to keep the draught out. The floor to the sawdust shed is rotten, and there seems at present no prospect of this being repaired or the bedroom walls being finished. The family is very grateful to the Lions Club, who papered their living-room walls. Mr. McIntosh is not a member of the club, and the papering was done as a benevolent project. Mrs. Williams's five-room bungalow is in rather poor condition. There is no proper foundation and the wood is going rotten. She says the chimney is too small. A friend has offered to do the necessary repairs if she can provide the material, and she hopes to take advantage of this offer sometime, by borrowing on her insurance policy.

Except for the Landon family, who have three bedrooms for seven people, the home-owners seem to have sufficient space. In Mrs. Naysmith's house there are two bedrooms for three people. The McIntoshes have two bedrooms besides the living-room, which serves Mr. McIntosh as a bedroom, as he prefers to be there where friends can sit and visit with the whole family. The Williams family have two bedrooms for three people.

All four families have kitchen sinks, wash-basins, and flush-toilets, and all except the McIntoshes have bath tubs. All have washing-machines except Mrs. Naysmith, who does her laundry in the wash-basin or in pans. All use wood and coal for their cook-stoves except Mrs. McIntosh, who uses sawdust. Mrs. Naysmith and Mrs. Landon have furnaces for heating. Mrs. Williams depends on her cook-stove for heat, and the McIntoshes on their cook-stove plus an open fire in the living-room. There seemed to be no complaints about being cold in the winter, except for Mrs. McIntosh's reference to draughts coming through the unfinished walls of the bedroom.



The Herberts, the Eskolas, and the Smarts are all tenants. Mrs. Herberts and her daughter occupy the ground floor of a six-room house, and her married daughter and her family occupy the upstairs. Mrs. Herberts described the condition of her place as "fair", explaining that the furnace needed repairing. The Eskola and Smart families each have three rooms for five people. Mrs. Eskola's two bedrooms are separated by a curtain. The two boys sleep in one bed in one room, and Mrs. Eskola and the two girls sleep on a cot and a double bed in the other room. Mrs. Eskola's only complaint about her rooms was that they were too small. The Smart family's front room is too damp to be used at all in the winter, and all five of them sleep in one room. Mrs. Smart described the condition of the place as "poor", and pointed out that the plumbing and wiring were particularly unsatisfactory. The house is an old duplex, shabby both outside and inside. She said the children were ashamed to bring their friends home from school to a place like that.

The three tenant families all have rooms on the ground floor, and rooms are rented unfurnished. Water is heated by means of wood and coal stoves, for which the families must buy fuel. None of these families uses gas. Mrs. Eskola has one of her three rooms heated by the house furnace, and her kitchen stove heats the other two. She says they keep warm all winter. Mrs. Herberts finds her rooms, particularly the bedroom, cold in the winter. She has a rather unsightly and inconvenient blanket hanging inside the front door in an attempt to keep the draught out. During much of the interview she stood with her back to the stove, a habit she said she had acquired when trying to keep warm in winter.

All three families had their own kitchen sinks. The Eskolas shared a bath tub, flush-toilet, and wash-basin with four other people. There was a washing-machine and laundry-tub used by everybody in the house,

exact number not stated. Mrs. Herberts shares her wash-basin, bath-tub, flush-toilet, and laundry-tub with her married daughter's family. Mrs. Smart has a bath-tub, a flush-toilet, and a washing-machine in her duplex, used by her family only. All three families have separate kitchens, adequately equipped. Mrs. Herberts' kitchen seemed a little too dark for comfort.

None of these families had moved since coming on public assistance, but all three were now under notice to move. Mrs. Herberts' landlord for some time past had refused to do any decorating or repairing. Mrs. Herberts thought he was trying to get her out so that he could charge higher rent. Her married daughter and her husband were planning to build a house and take Mrs. Herberts to live with them. Mrs. Smart tried to move a year ago, but did not because she could not find a place for anything like as low a rent as the \$19.45 she was paying for her present quarters. At the time of the interview she was waiting for a duplex supplied by the Kiwanis Club, which had taken an interest in one of her boys. 17

### Neighbourhood

Mrs. Landon lives on a wide, pleasant street, with boulevard and trees, and mostly tidy, well-kept houses, in a western district of the city. Mrs. Naysmith too is on a fairly good residential street, with houses well spaced and back from the road, many of them with well-kept lawns and gardens. There is good paving and street lighting. Mrs. Williams lives on a street of fairly widely spaced frame houses. She is opposite a small

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17 Later, Mrs. Smart moved into the duplex, where she had two bedrooms, a living-room, kitchen, and basement with laundry-tubs. There was a wood and coal furnace and electric range. Rent was to be \$28 a month. Mrs. Smart expected her fuel bill to be lower and her electricity bill higher than it was where she was living when interviewed. She was delighted to move, but was somewhat apprehensive of higher costs.

park and about two minutes walk from a school. There is good paving and street lighting. The McIntoshes live in a newly-developed area of small frame houses, rather scattered, interspersed with vacant lots. The road outside their house is unpaved, bumpy and muddy. Many of the houses in the neighbourhood look uncared-for, and some are half built. The one compensation is that it is a fair district for children as there is open space for play and no main-road traffic hazard.

The families in rented quarters are on the whole in less desirable neighbourhoods.<sup>18</sup> Mrs. Eskola and Mrs. Herberts live on streets very similar to each other, with large old frame houses built close together, mostly run-down and in need of paint. The streets are narrow and cluttered with poles and overhead wires. Loads of wood are often dumped on or beside the sidewalks. Mrs. Smart lives one block away from one of the main business streets. There are some very run-down frame houses in this area, with very small yards and little space in front. There is no play space near the Smarts' home except a drab school-yard. Mrs. Eskola's children also have no place to play but the street and the very small back yard behind the house. Mrs. Herberts said there was a park four or five blocks from home, where the family used to picnic in the summer.

When asked if they would move to another district if they had more money, all the four home-owners said they would prefer to stay where they were. Mrs. Landon and the McIntoshes said they would not want to move away from their friends. The tenant families, however, all wanted to move. Mrs. Smart would like to be closer to the Salvation Army hall, as she goes there often. She would also like more space for the children to play.

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<sup>18</sup> This difference between home-owners and tenants was observed in the survey of the "Strathcona area" in east Vancouver. (L. C. Marsh, Rebuilding a Neighbourhood, University of British Columbia, 1952).

Mrs. Herberts said her place was too big. She would like a "nice four-room house with a garden." Mrs. Eskola at first said she would not be particular where she moved "as long as it was not some place like Cordova Street". She would like more play space for the children than they have now, and later said she thought the country would be nice. Last year she tried to rent a cottage on Salt Spring Island, but the rent was \$30 a month, which was more than she could pay.

### Food

Four of the families deal at one of the large department stores for large orders, as they find food cheaper there. Mrs. Herberts used to go downtown to shop until bus fares were increased. Two families shop at a big chain store fairly regularly. Most families have a favourite local store as well for day-to-day purchases, or special bargains. Some are more or less obliged, by distance from the large stores, to patronize corner grocers a good deal. Mrs. Smart and Mrs. Williams have had charge accounts at the local store for some time, and prefer the convenience of this. Mrs. Naysmith makes a habit of going on Wednesday mornings to a store which on that day sells slightly damaged food, or food in broken bags, at cheaper prices than usual. She also knows of some Chinese gardens where she can buy vegetables very cheaply in the summer. Mrs. Williams has found a meat market where she can get bargains on Saturday mornings, and she often buys such low-quality meats as brisket.

In reply to the question, "Do you buy the same kinds of groceries each week, or do you shop around a lot?" Mrs. Eskola said she bought a good variety of food; Mrs. Landon bought "what's in season"; Mrs. McIntosh said she could not shop around much as there was only one store near; and Mrs. Smart said she bought a good deal of rice, macaroni, and potatoes. Mrs.

McIntosh and Mrs. Naysmith thought that if they had more money they could save something by buying larger amounts at one time of such things as potatoes, flour, and rolled oats. Six of the seven families would buy more meat if they had more money; five would buy more fruit or fruit juices; three would buy more milk; two would buy more eggs. Mrs. Herberts would like more sugar for canning, as she has fruit trees in her yard. Last year she traded some of the fruit for sugar to make jam with the rest. Mrs. Smart and Mrs. McIntosh would like to be able to give the children a little more ice-cream. Mrs. McIntosh thought she could do with a little more margarine, and Mrs. Williams mentioned tea and coffee.

Unexpectedly, none of these families claimed to have serious trouble with lack of storage facilities for food. Mrs. Herberts, Mrs. Naysmith, Mrs. Smart, and Mrs. Williams have ice-boxes which they use in the hottest weather. One of Mrs. Herberts' older daughters pays for the ice on alternate weeks. Mrs. McIntosh has a cement-lined cooler, Mrs. Landon uses a shelf in the basement, and Mrs. Eskola keeps perishable food "in a pot in the basement". Mrs. Landon has found that milk occasionally goes sour in the summer, but this was the only complaint about spoilage of food owing to inadequate storage facilities. Mrs. McIntosh was the only one who spoke of a refrigerator—she was able to use a neighbour's if there was anything she specially wanted to keep cool.

Most of the mothers in these families do considerable home baking and canning. Five bake their own bread. Mrs. Eskola says that if she bakes there is always something on hand, but if she bought baked foods at the store they would cost more and would be finished up sooner. Mrs. Herberts quite prides herself on the potato chips she makes for her daughters' parties. She remarked, however, that the family had to cut down a little on food afterwards to make up for the parties. Mrs. Naysmith

also has a party specialty which can be prepared very cheaply. She buys a certain kind of plain cookies and covers them with icing-sugar and cocoanut. Mrs. Herberts, Mrs. Naysmith, and Mrs. McIntosh can fruit and vegetables which they grow, or have given to them by friends. Mrs. McIntosh said she did not know how other families on mothers' allowance who do not receive gifts of fruit and vegetables, can manage at all.

All the mothers in this group (except Mrs. Williams, who cannot write English) kept lists of the foods the family had at each meal for a week. As far as variety and good balance of nutrition are concerned, most of the menus are good, but of course no indication is given of the quantity of food in the servings. Most of these mothers apparently make excellent use of left-overs. The Metropolitan Health Department nutritionist, who looked at some of the menus, considered that Mrs. Eskola and Mrs. Naysmith gave their families excellent diets. Mrs. Herberts' diet was considered only fair, as breakfasts were skimpy and there seemed to be a general shortage of fruit and vegetables. Mrs. McIntosh did fairly well on the whole, except that her lunches were rather sparse, usually consisting of bread and peanut butter, water, and one other food, such as fruit. There did not seem to be much milk in her menu. She remarked that such things as bananas and mince pies, which appeared once each, were special treats. Mrs. Smart's menu appears very good. Mrs. Landon tries conscientiously to feed her family according to the rules of good nutrition, and also makes meals appetizing, judging by her menu sheet.

### Clothing

When asked what articles of clothing were most difficult to get, four mothers mentioned difficulty in keeping the children supplied with shoes. Mrs. Herberts found underwear and bedding most difficult to get. Some

mothers had difficulty with outer garments, such as coats for girls and pants for boys. Mrs. Eskola and Mrs. Landon said it was hard to get shoes for themselves. Three mothers said they needed underwear for themselves. Mrs. Williams and Mrs. Naysmith would have liked new dresses. Mr. McIntosh remarked that since he was in bed all the time, his clothing presented no problem.

When asked how they had obtained clothing during the past year, most mothers said they had had some given to them, or bought some second-hand. Most had had to buy some new things, especially children's underwear and shoes, which cannot usually be obtained second-hand. Mrs. Smart had managed to buy her boys new shirts and sweaters. Very few mothers had bought anything new for themselves. Mrs. McIntosh had bought several articles of clothing for herself and for the children from Goodwill Industries, a market for second-hand clothing operated by the United Church for the benefit of needy families. Mrs. Naysmith and Mrs. Smart also had bought second-hand clothing, both for themselves and for the children. All the families in this group had clothing given by friends or relatives. This usually was children's clothing, although four mothers had things given for themselves as well. Four families had obtained clothing through social agencies or churches. Shoes are supplied to children on mothers' allowance, by the Vancouver Clothing Committee, upon application by the mother through the school principal. Mrs. Smart and Mrs. Landon had obtained shoes for their children in this way. Mrs. McIntosh had been given some clothing by their church. Mrs. Eskola had been granted fifty dollars from a special fund, through application to the City Social Service Department. She said it was a great help and she appreciated it, but it was not really enough. She could buy the boys only one set of underwear each, and there was no money left for pyjamas by the time she had bought

the necessary outer garments.

Although there were no very bitter complaints from this group of mothers about unsatisfactory clothing, most did say, when questioned, that some things were too small or the wrong colour. Mrs. Landon had had to pass on to another mother some of the clothes she had been given which were too small for her children. Mrs. Smart's teen-aged daughters are growing fast, and clothing given to them lately had been too small. Mrs. Williams, who is short and stout, had had difficulty in getting into a dress she had been given. She also said she could never find shoes to fit her properly for the price she could pay. Until recently she received a good many clothes for Elizabeth, her thirteen-year-old daughter, from a friend with a daughter about the same age: but this source of supply is now at an end, as Elizabeth has grown bigger than the friend's girl.

Mrs. Herberts said she had never applied to City Social Service or anywhere else for clothing or shoes. She had made a good many of her daughters' clothes, and had even managed to make some articles to give away at bazaars. She said the other children at school used to admire her girls' home-made clothes, which were a little different from what one could buy, and nicer. Obviously, some ability with the needle becomes almost a necessity when one lives on a marginal income. Mrs. Landon remarked on the endless patching necessary to keep her six children in presentable clothing. Mrs. Eskola said she was "always fixing things up", and eventually her boys were laughed at at school because of the number of patches on their pants.

It was instructive to find that many of the mothers said they did not take advantage of bargain sales in the stores. Mrs. Herberts said she never bothered, as she did not believe they were really bargains. Mrs. McIntosh replied that she seldom bought any clothes at all. Mrs. Smart



said she sometimes bought things at sales if they came just after she got her cheque, but usually the sales came at the wrong time. Mrs. Williams, Mrs. Naysmith, and Mrs. Landon do watch for bargains. Mrs. Landon has found that certain stores are better than others for certain kinds of children's clothing. She thought one large department store had the best jeans for the money, but another was best for underwear. Mrs. Naysmith named two stores whose prices she thought were most reasonable, but said their bargain clothing "needs looking after" to make it last.

Mrs. Williams thought clothing was her worst problem. "If you had to live on social assistance without knowing anybody to give you clothes, I don't know what you'd do," she said. The McIntoshes said it was not so difficult to clothe younger children, but became harder as they grew older. "You can get good things at the Goodwill Industries, but you mustn't be concerned about style." Their daughter, Ruth, aged twelve, was beginning to be concerned about it, especially since she had started going to junior high school.

The interview with Mrs. Naysmith was particularly interesting and revealing on the subject of clothing. While she did not openly say she had had much difficulty in keeping her teen-aged daughters well-dressed for school, or that they had complained that their clothes were not as smart as those of their friends, some of her remarks suggested otherwise. In talking about a neighbour whose husband had recently died, Mrs. Naysmith said, almost with glee, "Now she'll find she has to cut down on things a bit. Her daughter won't be able to wear the cashmere sweaters she's been used to."

Some of the children had had embarrassing experiences at school. Phyllis Landon, wearing a dress given away by another mother in the neighbourhood after her child had outgrown it, met the former owner, who

exclaimed in front of some other children, "Oh, you're wearing my dress." Mrs. Landon said this was the only time anything like that had happened, but it made her resolve to be very careful in future about accepting second-hand clothing from any one in the immediate neighbourhood. Mrs. Smart tried to save money by dressing her boys in short pants, but this was not a success, as other boys teased and hit them until they refused to wear short pants any more.

### Education

As might be expected, expenses connected with school increase as the children grow older. Children in the lower grades need only a few pencils and scribblers, which the parents generally manage to provide. Arrangements for text-books vary with different schools. Usually there is a certain amount of expense necessary at school opening time in September, especially for older children. Mrs. Eskola, who was paying for a stove in monthly instalments, missed a payment on it in September in order to buy school supplies for her four children. Mrs. Herberts remembered being faced with an expenditure of twenty dollars for books one September when her girls were in high school. A kind neighbour bought the books for them, and was repaid in small monthly amounts. Mrs. Landon has been finding that school expenses increase every year as her children grow older, but so far she has been able to keep up with the increasing cost of supplies. She buys scribblers at intervals during the summer so as to have them ready when school starts. The McIntoshes found school expenses greatly increased this year when Ruth started going to junior high. In addition to books, she needed running shoes and shorts for physical education. Another high school hazard also showed itself. After Mrs. McIntosh had managed with some difficulty to provide Ruth with running shoes, they were

stolen the next week!

Clara Naysmith's older sisters (one working, one married) help with her books. They do not want it known at school that she is on mothers' allowance, as they have painful recollections of the day when the teacher asked, in front of the whole class, that those on "mothers' pension" bring up to her desk the books that had been lent to them for use during the school year. The two older girls were so humiliated by having to take their books up in front of the class that they are making sure that Clara will not have a similar experience. (There is an obvious implication for teachers in this story. Or perhaps it reinforces the need for social workers who can interpret something of these matters to schools.)

At the schools to which Mrs. Smart's children go, there is a rental system for text-books. She pays \$3.50 a year each for the younger children and \$4.50 each for the two older ones who are in higher grades and require more books, making a total of \$16 a year. When Mrs. Williams explained to the school principal that she could not afford the books her children needed, he arranged for them to be supplied free. The children did not know about this, as Mrs. Williams has not told them she is on social assistance.

There are various occasional expenses in connection with school, whose significance is greater than the small amounts they may appear to involve. When Ruth McIntosh went to junior high school she found there were small fees for school entertainments, movies at noon hour, and so forth. She sometimes had to explain to the teacher why she could not pay for these things. Mr. McIntosh resented such expenses slightly, as he thought anything connected with public school education should be free. At Christmas the children drew names and bought each other presents. Ruth could afford only a ten-cent gift, and the child who received it was not very pleased.

Mrs. Smart said that when her children were asked for donations at school she usually managed to give them a nickel. Mrs. Herberts said she never gave her children money for donations, but had on occasions contributed sugar for entertainments they went to.

Attendance seems to have been regular, on the whole. The Williams girls had not missed school at all that year, and children in the other families had missed occasional days through illness. There was no mention of any days missed because of inadequate clothing, or any reason that could be attributed to low income. Most mothers thought their children would be able to continue at school until they were sixteen, or older, if they wanted to. Mrs. Eskola said Jack and Tom were bright at school and she hoped they would go after they were sixteen. As the older boy is now only ten, it is too early to tell whether or not they are likely to continue. Mrs. Herberts' two girls both left school in grade eleven because they were "tired of school" and "wanted to work." Of course economic reasons may have had something to do with this, although Mrs. Herberts did not say so. Jean Herberts worked in a fur store after she left school, and later ushered in a theatre. She is now married. Muriel, who left school in December, 1952, is now a telephone operator and says she enjoys the work: she says, however, she wants eventually to be a policewoman!

Mrs. Landon, who was a teacher before her marriage, was very definite in her hope that her children would go to school until after they were sixteen, and she did not seem to doubt that it would be possible. As the oldest child is now only eleven, it is too soon to know what they will want to do, though Keith says he wants to be a carpenter and Lola wants to be a teacher. As Mr. Landon was in the R.C.A.F., Mrs. Landon hopes her children may be eligible for bursaries for servicemen's children.

Mrs. McIntosh did not know if Ruth, now aged twelve, will continue at school after she is sixteen. At present she wants to be a physiotherapist, but this may be a temporary ambition prompted by interest in the physiotherapist who comes to treat Mr. McIntosh. Clara Naysmith, now in grade eight, wants to go on to take a commercial course. She will need a typewriter to practise on, and Mrs. Naysmith wondered how they would get it. She said her oldest daughter, Marion, would like to have been an accountant if they had had more money, and another daughter, Judy, would have gone in for commercial art if she could have afforded it. Mrs. Smart thought her children would continue at school beyond the age of sixteen. Ruby, now sixteen and in grade eleven at Fairview High School of Commerce, plans to be a stenographer. The older sister, Verna, operated a power machine in a glove factory after she left school, but is now married.

#### Recreation and Free Time

When asked what she and the children did for amusement, Mrs. Eskola said she goes to a show or a dance once in a while. The children play with friends or read. They usually go to a show on Saturdays. The older children go to camp for ten days each summer, at a cost of five dollars each. Rosemary belongs to the Girl Guides.

Mrs. Herberts said she visits friends, but apart from this does not have many amusements. In the summer she goes to a cottage at Boundary Bay, owned by her older married daughter. When Jean and Muriel were at school, they used to go to C.G.I.T., choir, and Sunday school. In the summer they went to church camps. On Saturday mornings they used to go ice-skating, which was free for school children. Although Mrs. Herberts herself suggested it, they would not go to Teen-town, as they said "they did not like the type of people who went there."

Mrs. Landon goes to a show occasionally and so do the children. She collects stamps and has started them doing it. One of them belongs to a stamp club, for which there is no fee. Mr. and Mrs. McIntosh seem to get their entertainment from the visits of friends who come in and sit with Mr. McIntosh by the hour. The children play with friends, and Ruth is fond of painting. Mrs. Naysmith and Clara go to a show almost every Saturday. The local theatre costs only 35¢ before 6 p.m. Most evenings Mrs. Naysmith knits, mends, reads the paper and listens to the radio, or has friends in once in a while. Clara sometimes goes over to watch her married sister's television. In the summer she goes swimming and plays tennis. She occasionally goes swimming in the Crystal Pool in the winter. Mrs. Williams goes to a dance occasionally or to parties with friends. She belongs to the P.T.A. Elizabeth goes to a show on Saturday if she has money. In summer she roller-skates and sometimes plays tennis, using a borrowed racquet. The Smart family have a fairly full program of activities. Twice a week Mrs. Smart goes to meetings in connection with her church. She also finds time to visit friends. Three of the children belong to the Salvation Army band, and all go to Sunday School regularly. Three of them went to camp last summer. Ruby and Patricia are Girl Guides, Harry is a Wolf Cub, George is a Boy Scout and also belongs to a boys' club. One of the boys has a Kiwanis "big brother." <sup>19</sup>

In spite of this apparently reassuring picture, there is evidence that many hobbies or amusements were given up when the families came on assistance. Mrs. Herberts had given up leatherwork. Mrs. Eskola said she was too busy looking after the children to have had time for amusement even if she had had more money. Mrs. Landon gave up having friends in for

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<sup>19</sup> Members of the Kiwanis Club have offered to take a special interest, often on the recommendation of social agencies, in fatherless boys who it is thought will benefit from the friendship of an older man, who is called the boy's "big brother".

bridge, partly owing to lack of time and partly because she found that, being a widow, she was the "odd one out" when couples got together. The McIntoshes gave up shows, dances, and car-rides. Mrs. Smart, on the other hand, seems to have kept up a fairly full program of activities, but they consist mostly of church work in which she had participated for many years, and which did not cost money other than the carfare necessary to get there.

When asked if they had kept up their friendships with the people they knew before coming on assistance, five mothers answered, "Yes." Of the other two, one said she had lost touch with some friends who lived in North Vancouver, as she could not afford the fare to go over to visit them; and the other said she had lost touch with a good many friends because she could not afford to entertain them. Mrs. Herberts told one of her social workers that she had stopped serving refreshments when people dropped in. Some people had stopped coming, but she did not consider them "real friends." Mrs. Herberts said their friends had been very good to them. Some had taken the family for drives in their cars. One of the girls was given music lessons by a friend, and the other had been taught shell-work and embroidery by another friend. However, Mrs. Herberts did not like to feel that they were taking up too much of their friends' time. She would like the girls to have had more hobbies if there had been more money.

The mothers were asked which of a list of activities would most appeal to them or what they would like to buy, supposing they had more money. They were also asked what they thought the children would like to do. A significant number immediately responded that they would like to take a trip, or go to a summer resort for a holiday. Mrs. Eskola had several desires: she would like to redecorate her rooms, buy a "fridge", take some magazines, and save some money. She would also like one of her boys to take violin lessons. Mrs. Herberts would buy some new furniture,

subscribe to an interior decorating magazine, and take short trips when she felt like it, such as over to the north shore. Both the girls would like to have belonged to a ski club, and Jean would have liked to sketch. If she had the money, Mrs. Landon would buy more furniture, a refrigerator, a sewing-machine, and new curtains. She would redecorate her rooms, install oil heating, and have the roof re-shingled. Judging by the present appearance of her house, most of this seemingly ambitious program is badly needed. She would entertain friends more, and perhaps subscribe to magazines. She would like the children to have music and dancing lessons. Mrs. McIntosh would finish her rooms and decorate them, and buy better furniture. But she also had more modest demands. She would take a daily newspaper; and she would like carfare for "going down town when she wanted." She would also like to be able to buy some good knitting-wool, as the only kind she can afford is old wool from unravelled garments, which she gets from Goodwill Industries. Bedridden Mr. McIntosh thought of more books and magazines. Mrs. Naysmith would go to more movies, buy a new chesterfield, entertain friends more, have the roof re-shingled, and take trips to town or to visit friends. The first thing Mrs. Smart would do would be "to move!" She would then buy a new chesterfield, subscribe to magazines, and entertain friends more. Mrs. Williams thought the children would like to go to more shows, though she herself would not. The first thing she would do would be to repair the foundations of her house. She would buy a refrigerator. She would subscribe to a woman's magazine. She would entertain friends more, and thinks she might like to belong to a club or organization. She would go to church more if she had some "decent clothes." When asked if she could think of anything not on the list, she said, "I'd like to go to the beauty parlour once in a while." Elizabeth Williams, a girl who shows considerable talent, would take lessons in art.



Children in most of these families had some spending money. Mrs. Eskola, Mrs. Landon, and Mrs. Williams gave regular weekly amounts, 15¢, 25¢, or 35¢ depending on the age of the child or on how much was available that week. The Herberts girls used to have money given them sometimes by aunts. The McIntosh children have small, irregular amounts given by relatives. Mrs. Smart keeps her children supplied with dues for Scouts, Cubs, and Guides, but does not give any regular allowance besides. George Smart earns a little by doing odd jobs for neighbours. Clara Naysmith earns a dollar or so now and then for baby-sitting.

#### Health and Medical Care

Most families were satisfied with and appreciative of the medical care they had received. Mrs. Landon had taken Phyllis to a specialist (presumably on the recommendation of a general practitioner), and he had given her "as much interest and care as if she had been a millionaire's daughter," according to Mrs. Landon.

Mrs. Herberts said none of her children had needed any medical attention for the past three years. She had been to the doctor herself and was satisfied with the attention she had received. The McIntoshes were very appreciative of the medical attention Mr. McIntosh had had.

Mrs. Eskola was the only one who had had an unfortunate experience. When one of her children was ill, her doctor did not send the child to hospital. Mrs. Eskola's sister thought he should have, and got in touch with another doctor, who immediately hospitalized the child and scolded Mrs. Eskola, telling her the child would have died if left at home. Mrs. Eskola thought the first doctor "didn't want to bother with people on social assistance", as he was paid less for them than for his other patients.

No less than five of the families had members who had been put on

special diets by their doctors. The experience of the Landon family is particularly revealing of the effect of budget problems. Phyllis Landon has diabetes, and her diet has to be adhered to absolutely, causing a great deal of extra trouble and expense. Mrs. Landon estimated the cost of Phyllis's food alone at \$30 a month, whereas the total allowance per child is \$9.50 a month. Mrs. Landon cannot get dietary extras for Phyllis, as she is on mothers' allowance and only social assistance recipients are eligible for dietary extras. It is only owing to the fact that she has such a large family (seven people can live proportionately more cheaply than two or three) and is a very careful manager, that Mrs. Landon can meet the expense of this diabetic diet. Even so, she is meeting it at the expense of her taxes, which she has been paying from the small bank account she had when she came on mothers' allowance. Another example is that of Mr. McIntosh, who is supposed to have a high protein diet for his arthritis, with meat twice a day. As the family is on mothers' allowance, they are not entitled to any extra for diet, and Mrs. McIntosh does not think her husband has as much protein as he should, owing to the high cost of meat and other protein foods. Mrs. Herberts had been on a diet for nine months, but said it was easy to follow and cheaper than ordinary diet, as it was "mostly bread and jam and tomatoes." The reason for this unusual diet was not given. On the other hand, Clara Naysmith is overweight and has been told she should have more vegetables and proteins; but Mrs. Naysmith finds that she has to feed her more bread and potatoes than she should have, as there is not enough money for more meat and vegetables. Mrs. Williams too is supposed to be on a reducing diet, but is apparently not attempting to follow it, her reason being that she gets weak if she does. The reason for Mrs. Eskola's diet is a stomach ulcer. She has recently been granted six dollars a month dietary extras, but says she does not always follow

her diet. This seemed to be because she would yield to the temptation to eat weiners or something "she had a fancy for", rather than because of inability to afford the foods on the diet list.

On the whole these families encountered little difficulty in obtaining prescriptions, although one or two had found they had to pay for medicines not provided under the medical scheme. Mrs. Landon had recently had to pay for some penicillin nose drops for one of her children, but she made no complaint about this. Mrs. Williams had to pay three dollars for a prescription she could not get with her medical card. Mrs. Eskola said that in order to get free cod-liver oil she would have had to get a doctor's prescription each time she wanted a fresh supply, and "rather than put herself and the doctor to all that trouble," she bought the cod-liver oil herself. This seems to result from Mrs. Eskola's lack of knowledge of the medical program, as in actual fact the school nurse can authorize free cod-liver oil for children whose parents are unable to afford to buy it.

Most families had some members needing dental treatment. Mrs. Herberts needed her bottom plate mended, but nothing had been done since she was told that repairs to dentures were not provided.<sup>20</sup> Her daughters had had their teeth attended to by the school dentist when they were at school. Ruth McIntosh had had some fillings done at school. She is having her teeth straightened by means of braces, which relatives are paying for. Likewise, Clara Naysmith's two older sisters are paying for her dental work. Ruby Smart needed a tooth extracted, but would probably not have much trouble in getting this done, either at out-patients dental clinic or by a private dentist. The three younger Smart children had had dental work done at school. Elizabeth Williams had some fillings done by the school

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20 Although Mrs. Herberts did not state the reason why her request had been refused, it is probable that in her case it was considered that her older daughter, who was working, could help her pay for her denture repairs. In cases where there are no older children and no assets, repairs for dentures can be provided.

Mrs. Landon now takes her children to a private dentist, as she said the school dentist had hurt and frightened one of her boys. The child does not mind going to Mrs. Landon's own dentist. She is paying five dollars a month on the dental bill. Mrs. Williams said she needed four teeth filled, and was planning to pay for them at two dollars a month.

#### Feelings about the Total Situation

All the mothers were asked what they thought was the worst thing about being on public assistance. Mrs. Eskola thought the worst thing was the difficulty in getting food. "Just a little more money would be good," she said. Mrs. McIntosh said, "Meals are too mych the same." Although they had enough to eat, she thought they did not have the right kinds of food and the children did not have enough eggs and milk. Mrs. Herberts thought the worst thing was the difficulty in getting extra things needed in the winter, such as fuel and gum-boots, and the difficulty in meeting occasional expenses, such as replacement of articles of clothing which wore out. She also mentioned the necessity of depending largely on friends for what recreation the family did have. Mrs. Landon and Mrs. McIntosh complained of not being able to "go out." "You'd like to do something different, like going to Seattle or Nanaimo for a day or so, but you can't." Mr. McIntosh said other people, when they went down town, could "bust loose" and spend twenty dollars if they felt like it. While his family would probably not do it very often anyhow, it would be nice to feel that they could sometimes. Mrs. Naysmith felt restricted by the inability to go to bridge cluhs and parties, or to get away for short trips. She said Clara did not like "questions being asked at school," preesumably by her friends. During the interview it came out that Clara did not like calling at the City Social Service office for fear her friends would see her go in.

Mrs. Williams said, "You can't get what you want when you want it." She mentioned the difficulty in getting dental work done. Another thing which bothered her was the fear of people knowing she was on assistance. She had not told her children, and believed that Elizabeth, aged thirteen, did not yet know. Mrs. Smart, who was already earning as much as is allowed under the regulations without deduction, thought the worst thing about mothers' allowance was the restriction of earnings, which prevented the mother from helping her situation and took away the incentive to work.

When asked what was the best thing about being on public assistance, five mothers mentioned the security of knowing for sure that there would be a cheque coming in, even though it was not much. Three mothers mentioned the medical care as one of the best things. Mrs. Naysmith thought being on mothers' allowance had "made the family one" as they had not been able to go out much. Mrs. Herberts said her family were happy doing simple things together and did not really want to go out much. "It would be very hard on a person who did," she said. She expressed the opinion that most children these days have too much given to them, and it is better for them to have less.

Two additional questions were asked of the families interviewed later in the study, one being, "Can you remember any occasion when you thought you were treated differently by neighbours or business people from the way they would have treated anybody not on assistance?" Mrs. Eskola said, "Some people think a person on relief ought not to live." She remembered a woman calling across the fence, in the course of an argument, "The relief is feeding you," loudly enough for the neighbours to hear. Although Mrs. Eskola said this did not bother her, it was evident that it had. Mrs. Landon put the same point more mildly: "Some of the neighbours give you the idea they don't think you're in the same bracket."

When asked if it was easier or harder to manage on the allowance now than when she first started to receive it, only Mrs. Williams said it was easier to manage now, as she had learned ways of economizing, such as that wood was cheaper if ordered in the summer. Mrs. Herberts said it was harder for the two of them to live now on Muriel's wages of \$125 a month than it was when they were on mothers' allowance. This seemed difficult to understand, but Mrs. Herberts said Muriel needed carfare and smarter clothes now that she was working. It had been very difficult to manage for the first month after the allowance stopped, and she had had to borrow money for the rent. She thought it would make things much easier if one more cheque could be issued after a child started work. Mrs. Landon said it was much harder to manage now than when she first came on mothers' allowance because prices had risen more than the allowance, the children ate more as they grew older, and Phyllis had developed diabetes and needed an expensive diet.

All the mothers were given a list of words and phrases which might describe the experience of living on public assistance, and were asked to check the descriptions (any number) which best applied to their own experience. Some of the descriptions were definitely negative; others were more positive, though some of them could not be regarded as strongly so. In the seven group A families, the numbers of mothers checking each description were as follows:

| Positive Descriptions       |    | Negative Descriptions             |    |
|-----------------------------|----|-----------------------------------|----|
| Relieved in mind            | 4  | Worrying                          | 6  |
| Not too bad                 | 3  | Monotonous                        | 5  |
| Easy to make the best of it | 3  | Humiliating                       | 2  |
| Bearable                    | 2  | Annoying                          | 1  |
| Protected                   | 2  | Frustrating                       | 1  |
| Pleasant                    | 0  | Unbearable                        | 0  |
|                             |    | Hard to put a cheerful face on it | 0  |
|                             |    | Insecure                          | 0  |
| Total                       | 14 | Total                             | 15 |

It appears that feelings in this group of families are about evenly divided between the definitely negative and the more positive. This tabulation bears out the impression gained during the interviews, that although it is a great relief to the family to know that there is a regular income, however small, on which they can count, nevertheless it is a monotonous and wearing process trying to "make it do."

#### Reasons for Good Adjustment

It is plain that the personality of the parents, and especially the temperament and capacity of the mother, has more influence than anything else on the adjustment of the family to living on a marginal income. There seem to be two aspects of personality which make for good adjustment. One is ability to manage the budget, which requires intelligence, energy, and resourcefulness, plus long practice at making the best use of every penny. The other requirement for good adjustment is probably best described as "motherliness." It includes cheerfulness, optimism, and intelligent centering of interest in the family's welfare. The mother with these qualities earns the love and respect of her children. These two aspects of personality — ability to manage the budget and ability to manage the family relations harmoniously, may or may not be found in the same mother. When they do coincide, as they did in most of the mothers in the group A families in this study, the family will manage better than another family will on a much higher income if the mother has not these qualities.

City Social Service files provided some information on the personalities of the mothers, which usually corroborated the impression gained during the interviews, although there were some differences of opinion. Mrs. Herberts' file refers more than once to the good relationship between members of the family. Early in the record she is described as "a very

pleasant, motherly kind of person, genuinely interested in her daughters. She is quick, energetic and always busy." One worker said she had "a sense of humour, and common sense in dealing with the family." She went to the movies twice a month with her daughters, and most evenings they all stayed at home sewing and chatting. One entry (April, 1947) says a great deal: "Mrs. Herberts takes great pride in making every penny of her income stretch, and she has scorned accepting any extras. She is evidently very skilful at manipulating the family budget.... She thinks mothers' allowance should be a stepping stone, rather than an excuse for living in an unsatisfactory manner." She never complained about the low allowance, and in June, 1950, said she was managing well on it. When interviewed, Mrs. Herberts was cheerful, friendly, and had definite opinions. She was evidently very fond of her daughters. She has a sewing-machine and has always been very industrious at sewing and knitting. It almost seems as if she has made a sort of game of seeing how well she could do on her allowance.

Mrs. Eskola is described as having "a happy disposition and being anxious to do the right thing for her family." She is very energetic and resourceful, doing her own baking, canning, and sewing. She once built a woodshed. She tries every month to "fix something about the place that needs fixing." She earned enough at day work in about a year and a half to pay \$162 for a stove. Then she started saving her earnings for coats for the children. The worker remarked in one place, "Mrs. Eskola's life revolves around her children." During the interview for this study, she said she would like to take a business course and get an office job, or perhaps work in a store when the children are old enough! She asked what other women did when they came off social assistance, and thought they should try to become self-supporting.



The McIntoshes seem to have a good feeling between all members of the family, and a very optimistic outlook. The cheerfulness of Mr McIntosh is little short of astonishing in view of the fact that he is helpless on his back. He still has hope of regaining at least a good deal of the use of his limbs. Mrs. McIntosh is described as "a refined, retiring type of person, nice featured and of pleasant disposition. She regards social assistance as charity," and would have gone to work to support the family if she had not been needed at home. Mr. McIntosh was described as "cheerful, and possesses great will-power and determination." The family "showed a very strong and happy relationship." Another entry suggests that Mr. McIntosh had a need to be dependent, and his wife had a need to mother him. If this is so, it has been fortunate in this particular case, as Mr. McIntosh is in a position where he needs "mothering."

Mrs. Smart is described as "a thrifty woman, with a pleasant personality and cooperative manner. She is very interested in her children's welfare, and there is a marked unity in the family group." She gives the impression of being energetic and having common sense and affection for her children. There are indications in the file that the oldest girl, Verna, did not fit in with the family as well as the other children seem to do. She left home at an early age, "because the other girls are doing it."

Mrs. Williams appears easy-going and perhaps not too high in intelligence. She has a desire to keep up appearances, and was the most anxious of all the mothers interviewed that no one, not even her own children, should know she was on social assistance. She is economical and industrious, and has her own garden. Her manner with the children seems kindly.

Mrs. Landon is described in her file as "a loving mother, good housekeeper and manager." She has had considerable difficulty in managing,

however, and has written letters to various people in authority asking for help. One social worker thought Mrs. Landon was "demanding" and "agin the government", and that there was a danger her children would grow up in an atmosphere of discontent. Her present worker simply records that she occasionally "goes to pieces" and complains under pressure of her difficulties, but "the next time you see her she is quite cheerful again." She impressed the writer as being intelligent, cheerful, and very considerate of her children's welfare. It seems likely that she is basically a cheerful and capable person, who suffers occasional periods of discouragement on account of the very real difficulties of bringing up six children, one of them a severe diabetic, on a total of \$154.50 a month.

There are varying opinions about Mrs. Naysmith's personality. One worker said she was "discouraged", another said she was embittered because she could not get an army pension to which she thought she was entitled. One worker described her as "dissatisfied and complaining", but really appears to get along fairly comfortably when not disturbed." Other workers described her as "pleasant." A more recent medical report describes her as "a neurotic, excitable person." There is some indication that she may have changed over a period of years. Soon after she came on mothers' allowance, a worker said, "She seems self-reliant, and will not need much supervision except for help with adjustment of her budget to a lower standard of living." It was thought that she might be able to work if plans could be made for the care of the children during the day. By November, 1948, however, a worker comments, "She seems to have quite given up the idea of ever becoming self-supporting." At this time the file indicates that her health was not so good as it had been formerly. It seems throughout the file that she had the interests of her children at heart, though some workers considered that she "spoiled" Clara. The

older sister, Judy, left her husband and came home not very long after her marriage. About Mrs. Naysmith's ability to manage the budget there is little doubt. A recent entry says, "Mrs. Naysmith is capable and economical. She has a good sense of values and has seen that these ideas have been instilled into her children." It is probable that she may have a tendency to complain. She certainly seems to have a practical and resourceful turn of mind. For example, she makes her own envelopes by folding and pasting flat sheets of white paper, as she finds these are cheaper than bought envelopes. After some consideration, Mrs. Naysmith was included in group A on the strength of her undoubted ability in managing money, although there seems to be some question as to whether she could be classified as a "good mother", having an entirely beneficial effect on her children's development.

Besides these personal factors, there are some non-personal ones, such as cost of housing, income in addition to public assistance and family allowance, gifts of food and clothing, and help of various sorts from agencies or organizations, which seem to have a bearing on good and poor adjustment. These factors are considered more fully in chapter IV.

### CHAPTER III

#### INADEQUATE FAMILIES

The remaining five families seem to have more difficulties, both in budgeting and in their domestic relations, than do the seven families discussed so far. A summary of facts about the group B families is given in Schedule B, page 66. In three of these families there are incapacitated fathers living in the home, and in the other two the fathers are living away from home, having left because of marital difficulties. A brief introductory description of the families is given, in order of the length of time the family has been receiving public assistance.

Thompson. The Thompsons have been on social assistance since December, 1944, with the exception of a few short periods of time when Mr. Thompson was able to work. He is a severe asthmatic who continually says he wants to work, but every time he tries he has an attack and has to leave his job. He is a small, thin, discouraged-looking man, and leaves most of the talking and the management of the family affairs to his wife. She is thin and tired-looking, but is quite lively, cooperative and very pleasant to talk to. There are six young children, most of whom were seen at the interview.

Perry. Mrs. Perry is separated from her husband, an inadequate person who never supported her and their four children properly. She has been on social assistance most of the time since March, 1945, and continuously since March, 1947. She is part Indian, very dark in complexion, not unattractive in appearance, and pleasant to talk to.

Hansen. Mr. Hansen suffers from epileptic seizures, and has had a

stroke. He is quite an invalid and requires considerable care, though he is not by any means bedridden. The family has been on mothers' allowance since September, 1945. There were five children, of whom only the youngest is still in the home and receiving allowance. Mr. and Mrs. Hansen are of Russian origin (the name has been anglicized), and used to farm on the prairie. Mr. Hansen seems to speak very little, and does not take much part in the family affairs. It is possible that his mentality is affected by his illness. He left the interview entirely to his wife. She is stout, rather unhealthy-looking, and seems somewhat apathetic and complaining, though too passive to be bitter in her complaints.

Graham. The Grahams have been on social assistance since January, 1948. Mr. Graham is incapacitated with a variety of ailments, including trouble with his feet which would prevent him taking anything but a sedentary job, and for most sedentary jobs he would not be educationally qualified. He seems also to have personality difficulties which in themselves would make it very hard to find employment which would suit him. The Graham family was selected as one of the "control group" for an experiment which the City Social Service Department conducted in 1949-1950. Allowances were increased for certain selected families with children, and extra case work services were provided by a skilled worker with a limited caseload. The Graham family's allowance was raised from \$77.50 to \$128.50. The worker recorded that Mrs. Graham said this was the first time she had been able to relax and not worry about the financial situation. The children ate well and were looking better. Reverting to the normal allowance was described as "a tremendous strain." Mr. Graham is a thin, sallow, unhealthy-looking man, who seems to be a constant complainer. Mrs. Graham is short, dark, very pleasant to talk to, and gives the impression of being efficient. At the time of the interview she was

expecting her fourth child.

Albrecht. The Albrecht family has been on social assistance intermittently since February, 1948. The man had been in and out of work for years, and since 1944 had received assistance from a private agency in small amounts which added up to several hundred dollars in the course of four years. The family was self-supporting for about a year and a half from 1948 to 1950. The case was opened and closed seven times in 1951, which means that in actual fact they received assistance for most of the year. Mr. Albrecht had stomach ulcers and various other complaints. The marital relationship was very poor, and the couple separated. At the time of the interview for this study, social assistance had recently been reinstated for Mrs. Albrecht and the children. She received some payment from her husband, which was deducted from the usual social assistance allowance. This family was used for the study because they had a long history of marginal living, although they had not been on public assistance continuously. The file states that Mrs. Albrecht's mother had been on mothers' allowance in Saskatchewan for years, and Mrs. Albrecht had married at the age of fifteen "to escape poverty which she hated and feared." She has had ten children since her marriage in 1933, of whom seven are living and four are now with her. When asked about her memories of living on mothers' allowance in Saskatchewan in her childhood, Mrs. Albrecht did not mention any hardships that she could remember particularly. She thought her mother had an easier time than she herself is having now, as her mother had a garden and they could live more cheaply than a city family could. Mrs. Albrecht is rather overweight, coarse-featured, and looks much older than she is. She has a tired and discouraged expression, and was the only one of the twelve mothers interviewed who did not seem much interested in participating in the project. She answered questions somewhat apathetically.

## SCHEDULE B. FAMILY COMPOSITION, INCOME, AND BUDGET OF FAMILIES IN GROUP B.

| Name of Family | Family Composition (a)  | Monthly Income (b)  | Expenditures  |
|----------------|---|---|---|
| Thompson       | Mr. Thompson<br>Mrs. Thompson<br>Raymond 9<br>Fred 8<br>Robert 6<br>Susan 3<br>Sylvia 2<br>Linda 4 mos. | S.A. 119.10 <sup>(c)</sup><br>F.A. 33.00<br><u>152.10</u> | Housing<br>Rent 45.00<br>Light 4.25<br>Fuel (d) 10.00<br>59.25<br>Food 85.00<br>Newspaper 1.25<br>Other 6.60<br><u>92.85</u><br><u>152.10</u> |
| Perry          | Mrs. Perry<br>Lillian 14<br>Jessie 13<br>Christine 10<br>Billy 7  | S.A. 88.50<br>F.A. 28.00<br><u>116.50</u>                 | Housing<br>Rent 24.50<br>Light 3.00<br>Fuel (d) 3.50<br>31.00<br>Food 75.00<br>Other 10.50<br><u>85.50</u><br><u>116.50</u>                   |
| Hansen         | Mr. Hansen<br>Mrs. Hansen<br>Betty 16<br>(Doreen)<br>(Dick)<br>(Tom)<br>(Ron)                           | M.A. 74.00<br>Betty's earnings 8.00<br><u>82.00</u>       | Housing<br>Rent (e) 32.00<br>Other 50.00<br><u>82.00</u>  |
| Graham         | Mr. Graham<br>Mrs. Graham<br>Timmy 9<br>Edna 7<br>Patsy 1½<br>Baby expected                             | S.A. 92.10 <sup>(c)</sup><br>F.A. 17.00<br><u>109.10</u>  | Housing<br>Rent (e) 30.00<br>Food 62.00<br>Clothing 5.00<br>Newspaper 1.25<br>Other 10.85<br><u>79.10</u><br><u>109.10</u>                    |
| Albrecht       | Mrs. Albrecht<br>John 13<br>Vera 11<br>Frank 9<br>Helen 7<br>(Henry)<br>(George)<br>(Myrna)             | S.A. 88.50<br>F.A. 28.00<br><u>116.50</u>                 | Housing<br>Rent (e) 28.00<br>Other 88.50<br><u>116.50</u>   |

(a) Ages of children on assistance given after names. Older children not on assistance and no longer at home, shown in brackets.

(b) S.A.—Social Assistance; M.A.—Mothers' Allowance; F.A.—Family Allowance

(c) Including extra rent allowance. All S.A. figures are based on scale in use prior to April, 1953. (See footnote, p. 9).

(d) Yearly cost of fuel divided by 12 to give monthly amount.

(e) Rent includes light, water, and fuel.

### Budgeting for the Month

All these five families live in rented quarters, and the first thing they do when they get their cheques is pay the rent. Mrs. Albrecht, Mrs. Perry, and the Grahams pay last month's grocery bill, as they have charge accounts at the local store. Mrs. Thompson pays the necessary fixed expenses, puts in a large order of canned goods, and divides up the rest of the money for meat, milk, vegetables, and bread. Mrs. Albrecht said she did not run out of much before the end of the month, as she could charge at the store. Mrs. Graham and Mrs. Hansen said they ran out of "most things". Mrs. Perry mentioned meat, canned milk, and fresh fruit; and Mrs. Thompson said she ran out of meat, but usually managed to substitute eggs or macaroni cheese. When asked how they made the money stretch until the end of the month, Mrs. Graham and Mrs. Perry said they charged at the store. Mrs. Thompson had borrowed from her sister sometimes, but said she did not like doing that "because she has a family too."

### Housing

The Thompsons have recently moved into an old six-room house, shabby on the outside, and dark and rather dirty inside. Fuel, hot water, and furniture must be supplied by the tenants. There are three bedrooms for eight people. The Hansens have two rooms on the second floor of an old dwelling converted into a rooming-house. Rent includes hot water, but not gas or furniture. Both rooms are used for sleeping. As such rooming-houses go, this one is fairly clean and bright inside, though somewhat shabby outside. Mrs. Perry has three rooms in a large, run-down tenement block. Her rooms are approached by going down steep stairs from the road level, in by a side door and through a woodshed. The landlord does not



supply fuel, hot water, or furniture. There are two bedrooms for five people, one "bedroom" consisting of half the living-room curtained off. The rooms are dark on any but the brightest day. The Grahams have two rooms in the basement of a converted rooming-house. To get there, one picks one's way around blocks of wood, boxes, and the usual clutter found in basements. They have to keep the electric light on all day. The three children sleep in one room, and the parents on a studio lounge in the other, which also serves as kitchen and living-room combined. Rent covers fuel, hot water, and furniture except for bedding and dishes. The Albrechts have two rooms on the second floor of a large, dilapidated tenement house. As one enters this building, one's nostrils are assailed by the smell of years' accumulation of dirt. The halls are long, dark, narrow, and incredibly dusty and grimy. A door stands ajar, revealing filthy toilet facilities shared probably by half the families on that floor of the tenement. It is hard to say whether the Grahams or the Albrechts have the doubtful honour of the worst housing among the twelve families studied. The Albrechts are undoubtedly in a worse building, but their rooms are less depressing than the Graham family's when one gets inside, as the Albrechts are on the second floor and at least have daylight.

Most of these families have inconvenient or shared plumbing facilities. The Thompsons, with their whole house to themselves, are the most fortunate, with a kitchen sink, wash-basin, bath-tub and flush-toilet. The Albrechts have to share a sink, wash-basin, and bath-tub with eight families, and a flush-toilet with four families. They have no place for washing clothes except the bath-tub. The only water in the Grahams' rooms (and very unwelcome it is) comes from a leaking water-pipe running along one side of their wall, on its way to somebody else's plumbing facilities. To get water to use, they have to go to a sink on the other side of the basement.

There is a flush-toilet in the basement, shared with one other family; and laundry-tubs, also shared with this family. The bath-room, shared by five families, is up two flights of stairs. The Hansens have no plumbing facilities in their rooms. Wash-basin, bath-tub, and flush-toilet, on the same floor as their rooms, are shared with three families. There is a laundry-tub in the basement, shared with three families. Mrs. Perry has in her rooms a kitchen sink, with cold water only, and a flush-toilet. There are two showers in the basement, shared by nine families. She uses a galvanized tub for washing clothes.

Only the Thompsons and the Perrys have separate kitchens which are not used as sleeping rooms. All these families use wood stoves for cooking, except Mrs. Hansen, who uses gas. Her rooms are heated by the furnace register; the other four families depend on their cook-stoves for heat. The Thompsons also have a heater upstairs, as the windows are loose and the house very hard to heat. The Grahams said the children's bedroom is damp in winter and they cannot dry it out. In the kitchen they have a miserable camp stove, very small and low, and very trying for Mrs. Graham because she has to keep bending to reach things on it, and there is not room on its top to cook much at once.

Mrs. Albrecht described the state of her place as "fair", the chief complaints being that it is too small, the hall is draughty, and the children do not get to sleep until 9.30 or 10 p.m. as they all sleep in one room. There is often noise from the rest of the house. The Grahams described their place as "bad", the drawbacks being the darkness and dampness, and the inconvenience of carrying water. The children's books get musty in the winter, as their room is so damp. The water-pipe drips and the whole place is depressing. The cement floor of the basement is cold and hard, and the children hurt themselves when they fall on it.

Mr. Graham was very discouraged about their housing, with good reason.

"You have to live in a joint like this to know what it's like," he said.

Mrs. Perfy would like her place redecorated, but the landlord will not do it, or supply paint for her to do it. Mrs. Hansen thought her place was too small, but had no complaints otherwise.

The Grahams had moved once since coming on social assistance, and said their present quarters were worse than what they had before. Mrs. Hansen had moved four times, and liked her present place better than others she had had. The last place, she said, was "awful"; there was one room, divided by a curtain. Before that she had been in a son's house, but could not keep up the cost of the rent, fuel, and other expenses that go with a house. Mrs. Perry had moved once since coming on social assistance, and liked her present place better than the previous one, which was "in a pool of water." She would have been able to move to a better suite upstairs in the same block which had been available the week before, but she could not afford the \$35 a month rent. The Thompsons had moved five times since coming on social assistance. Mrs. Thompson said their present house was a decided improvement on anything they had had before, as far as convenience and space were concerned, but she did not like the location, which was beside a railway track. "At the other place there was lots of space for the children to play, but it was an awful house. Now we've got a better house, but you have to keep watching that the children don't go on the tracks. I guess you can't have everything."

### Neighbourhood

The Hansens live in an old residential area where most of the houses have been converted into rooming-houses. There is good paving and

street-lighting and a bit of boulevard. There is a park six blocks away, but as Betty is now sixteen, play space is no longer a consideration.

Mrs. Hansen was not sure if she would like to move or not. She would like a two-room suite with a kitchenette if she did move, either in the same district where she is now, or in the Cambie area. She would like it to be quiet but not too far from a bus line. She would like a phone, and "to be near nice neighbours."

The Grahams live on a street of old frame houses, one block from a main street. Most of the places nearby have a small yard, and some have gardens. The nearest park is seven blocks away, the other side of the main street, and so is not much use for the children. The family would like better living-quarters, but would not want to leave that district as it is close to the school, and they have congenial neighbours.

The tenement block where Mrs. Perry lives is on a steep slope beside False Creek. The children have no place to play but the street. She would move if she could afford to, as "there are too many children in this building." Another objection was that the showers in the basement were not always properly lit. She would like to live somewhere in the same district, however.

Mrs. Albrecht's tenement block is on a drab street not far from False Creek. There is a factory across the street, and houses in the neighbourhood are run-down and sadly in need of paint, to say the least. There is no play space except the street. Mrs. Albrecht would like to move if she could afford to, her chief reason being the rough children in the neighbourhood. There is always a group of them hanging around the door of the building. She said the police had been over. If she had the choice she would like to go "over Fraser way, or maybe Kitsilano."

The Thompsons live beside a railway track. They overlook a wide

open field, but it is the other side of the tracks and is fenced off, so is of no use for the children to play in. Because of this open space the neighbourhood is not depressing as are some of the others, but the railway track is a hazard, and several times during the interview Mrs. Thompson looked out of the window to see that the children were not getting too close to it, or asked her husband to go out and bring them back into the yard. She would like a place away from traffic, with a big yard and a garden.

### Food

All the mothers in this group found one or another of the large department or chain stores cheapest for groceries. Mrs. Thompson had friends who took her in their car to a chain store which remains open on Friday evenings. "My money just wouldn't do me if I went to the local store," she said. Mrs. Albrecht and Mrs. Perry thought their food was rather monotonous, and Mrs. Thompson said they seemed to have liver, stew, or macaroni cheese all the time. If they had more money for food, Mrs. Albrecht, Mrs. Graham, and Mrs. Thompson would buy more milk. Mrs. Albrecht and Mrs. Perry would buy more fruit and fruit juices ("fruit juice is a luxury," said Mrs. Perry); Mrs. Thompson and Mrs. Graham would like more eggs; and Mrs. Thompson would like some butter as a change from margarine. She would also like more desserts. Mrs. Graham thinks the family should have more vegetables, and that she could save money if she could buy larger amounts at once of such things as cereals. Mrs. Albrecht wishes they could have some ice-cream once in a while. They have dessert only once or twice a week. Mrs. Hansen said, "I'd like more of just about everything." She thought she could do more home cooking if she had more eggs. She said her husband was very particular about what he would

eat, and this made it very difficult to provide meals.

For storing food, three of these families had ice-boxes which they could use in the hottest weather. Mr. Graham walked twelve blocks to fetch ice, thus saving 20¢ delivery charges. Mrs. Perry had only a cupboard under the kitchen table, and a shelf or two. She bought small amounts of food at once so that it could be used up before it spoiled. Mrs. Hansen had a box outside the window. Last year she used her landlady's refrigerator in the hot weather, but before she started doing this, milk went sour and she "had to throw things out."

Mrs. Albrecht's menu for the week listed dessert only three times, and there seemed to be a shortage of fruit and vegetables. They had stew two days and weiners one day. There was milk for breakfast only twice, but perhaps the family did not do too badly for milk as it was listed at dinner several times. Mrs. Graham did extremely well, supplying a balanced and interesting-looking menu, making excellent use of left-overs. As did several of the mothers, she gave the children half an orange each if she could not give them a whole one. Mrs. Perry seems to have had very little meat, the only meat mentioned on her list being weiners one day, canned salmon another, and pork and beans (which actually contain almost no meat) another. She mentioned very little milk, but may have merely neglected to list it, as she said she had not put down absolutely everything. She did have meat substitutes, such as eggs, macaroni and cheese, or beans. She seems to have had a good supply of vegetables, but not much in the way of dessert. It is interesting to note that Mrs. Perry asked if she could wait until after her next cheque came before starting to keep the week's list of meals, as the family "don't do so well for food just before a cheque is due."

## Clothing

Three of the mothers found that underwear for the children was hard to get, and four found difficulty with shoes. Jackets and pants for the boys were a problem for two families. Coats for the children would be appreciated by Mrs. Perry, Mrs. Graham, and Mrs. Hansen. Mrs. Thompson would like some cardigans for her children in the "in-between" season between winter and summer. Three of the mothers would like housedresses for themselves, and two would like underwear. Of the three fathers, one needed underwear, another a sweater, and the third an overcoat and pants.

All the families had bought some new clothing in the past year, but usually the mothers mentioned a few specific articles, which suggested that new clothes were quite an event for the family. Mrs. Thompson had had the good luck to win a \$75 clothing order at Christmas time, through a radio program. "I don't know what I'd have done if I hadn't won that," she said.

Mrs. Albrecht, Mrs. Perry and Mrs. Thompson had bought second-hand clothing. Mrs. Thompson had bought a good deal of clothing for the whole family at Goodwill Industries, children's things often being only ten or fifteen cents an article. All five families had gifts from relatives or friends, generally for the children only, although Mrs. Albrecht and the Hansens had also had clothes given for themselves. Mrs. Albrecht and Mrs. Perry had received some from churches and a social agency. Mrs. Albrecht and Mrs. Graham had had to "fix up" some second-hand clothing which was the wrong size. Mrs. Perry was on the whole well satisfied with what she got. Mrs. Albrecht said her family did not mind having second-hand clothing, as her husband used to buy it for them when he was at home, and they were used to it.

Mrs. Albrecht sometimes bought clothing at bargain sales. Mrs.

Perry did sometimes if the sale came at the first of the month, when she had her cheque. Mrs. Graham never bothered with sales, as she said she had no money either to buy the clothes or for carfare to get to the sales. Mrs. Perry said confidentially that, as the store would not let a person on social assistance have a charge account, she was using a friend's charge account to buy clothes on time.

Mrs. Hansen was very voluble on the subject of clothing. "If you buy a pair of stockings you suffer like a dog." (She meant you have to go short of food). "You can never go out and buy what you want. If you had more money you could buy things before you need them, not wait until the last minute. You could buy goods and make yourself clothes. You could buy cheaper if you had more money." The meaning of the last remark is not exactly clear, as Mrs. Hansen has some difficulty with English, but probably what she meant was that if you saw a bargain you could take advantage of it if you had the money then and there. Mrs. Hansen had always found clothing a great difficulty, but lately had had some help from her married daughter.

Mr. Thompson took an active interest in the interview when he heard clothing mentioned. "If we had to depend on what they (the City Social Service) give us we'd be in a bad way. We could easily take the whole cheque and spend it on clothes for the kids if we could use it for that."

### Education

Most of the children had obtained at least some of their books and school supplies free through the school. Mrs. Albrecht had told the teacher she could not buy them. One of the girls had been given a pair of shorts for physical training, and Mrs. Albrecht had managed to buy her running shoes. The Graham children attend a Roman Catholic school for



which there is normally a small fee, and uniforms are worn. The Grahams had the fees waived and the uniforms provided free of charge, as is the usual practice at this school in the case of families who cannot afford these expenses. The Grahams seemed to take this as a matter of course and there was nothing to indicate that they were ashamed of not being able to pay their children's way at school. Betty Hansen, who goes to high school far enough from home to necessitate bus fare, finds it difficult to provide this in addition to her clothes and school supplies. Mrs. Thompson seems to have no particular difficulty with school supplies so far. What books her children need are supplied by the school, and she has been able to provide their pencils and scribblers herself. She remarked, however, that they would need more books as they grew older. Mrs. Perry said she "took it from the grocery money" when her children needed school supplies.

Children from all five families had missed some time from school in the past year through illness, mostly colds. One of the Thompson boys had been absent for some time with rheumatic fever. Mrs. Albrecht said that when her husband was at home he sometimes would not give her money for the children's clothes and she had to keep them home from school, but this has not happened since he left.

When asked if she thought her children would continue in school until they were sixteen or over, Mrs. Albrecht did not know. She hoped Vera would, as she is interested in school. Of the three older children not at home, two left school in grades seven and eight as they were not interested in going any longer. No information was obtainable about the oldest boy, except that he is in Alberta and Mrs. Albrecht apparently never hears from him. Mrs. Graham hoped her children would continue school after they are sixteen, but they are too young as yet to think seriously about whether they will do so. Betty Hansen, who was already sixteen, hoped to take

a business course when she finished high school, but Mrs. Hansen had no idea how they would pay for her training. "In my position it's not funny," she said.<sup>21</sup> She did not think any of the four older children would have gone any further in school than they did, even if they had had more money. (Some of them had left school before the family came on mothers' allowance in 1945). The oldest boy left in grade nine as he did not want to go on, and the second boy left because his older brother had. The third left when the family moved and he would have had to go to a country school. Mrs. Perry hoped her children would continue at school when they were past sixteen. Lillian is talented in art, but her mother had no idea whether she would be able to take any special training.

As far as could be gathered, there is no very strong feeling of shame among the children in these families about the fact that they are on public assistance, but most mothers said they did not think many of the children's school friends knew about it. Mrs. Thompson thought it would not matter much if the school friends did know, as "nobody around here is very well off." Betty Hansen, who was present during most of her mother's interview, said, "I'm not ashamed of being on mothers' allowance, but I don't talk about it to my friends."

#### Recreation and Free Time

Only one family, the Albrechts, have children who belong to clubs or groups. Vera goes to C.G.I.T., and John to a boys' club in connection with his church. After school they do chores or play with other children.

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<sup>21</sup> Betty later left school and took a job, as she wished to help out the finances at home. Her parents were transferred to social assistance, as mothers' allowance ceases when the youngest child leaves school. There was to be a 25 per cent deduction from their allowance on the basis of Betty's earnings. She asked that the full amount be continued, as she wished to go on with her education at night school. At the time of writing, the granting of this exemption was still under consideration.

John owns an old bicycle with which they play quite a bit. In the summer they sometimes go swimming, and the older ones go to camp. Their father sometimes takes them to shows. Mrs. Albrecht said she knits or sews in her spare time, but could not name any other amusements which she enjoys. Timmy and Edna Graham go to a show on Saturdays. Mr. Graham has no particular amusement except walking. Mrs. Graham said she does not go out, because she has no decent clothes, no carfare, and cannot afford a babysitter. The Hansens read, listen to the radio, play cards or checkers, and Mrs. Hansen sometimes does some mending. Betty likes roller-skating, but does not go more than once a month, if that, as it is too expensive. She goes to shows occasionally, and likes swimming in the summer. Mrs. Perry likes reading, and the children play with friends. They go to shows occasionally. The Thompsons like to have a few friends in for cards once in a while. The parents each go to a show every two weeks (alternate weeks so that there is always one at home to mind the children.) Fred and Raymond Thompson, aged eight and nine, go to a show most Saturdays.

When asked if they had given up any amusements when they came on assistance, Mrs. Albrecht said she had given up dances; the Thompsons and the Grahams went to fewer shows; and Mrs. Hansen said she had been too busy looking after the children at that time to be able to have any amusements. Mrs. Graham was the only one who thought she had given up many former friends when she came on assistance, her reason being that she could not afford carfare to visit them.

If she had more money for recreation, Mrs. Albrecht would go to more shows and entertain friends more. She would move to a house with a garden. She would buy a radio for the family, and a piano for her daughter. She thought the children would like to go to more shows and belong to organizations. She would like to take the family away for a

holiday. The Grahams would like to take a holiday, go to more movies, go to church and church functions, and entertain friends. Mr. Graham would like to belong to a club, and go to hockey games. Mrs. Graham would like to be able to take the children to the park sometimes. Mrs. Hansen and Betty would go to more shows, go away for a holiday, and perhaps go to church more. Mr. Hansen would be able to visit his friends more often. Betty would take music lessons, belong to clubs at school, and go roller-skating oftener than she does. Mrs. Perry would redecorate her rooms and buy more furniture. She would go to more shows and would probably subscribe to a magazine. One of the girls would take music lessons, and another would join the Girl Guides. They would swim at the Crystal pool, and go roller-skating, both of which they can do only very occasionally at present. Mrs. Thompson had many desires; she would like to redecorate her rooms and buy new furniture, and would then do more entertaining. She would also like to go to shows a little more often than once every two weeks, and would like to be able to go to a play or concert once in a while. Her husband would appreciate more reading material, and an occasional ticket to a hockey game.

With regard to pocket money, the Perry children were the only ones in this group who had a regular allowance, and that was only ten or fifteen cents each at the first of the month. Mrs. Albrecht did not think her children needed spending-money, as their father takes them out nearly every Saturday. One of the boys had asked to join a club, but Mrs. Albrecht had told him she could not spare him the money, although it was only two dollars a year. The Graham children were given money for shows, and a few cents occasionally. "They know it's useless to ask daddy," said Mr. Graham somewhat bitterly. Betty Hansen earns about two dollars a week working in a store on Saturdays. The Thompson children are given money for shows,

but not for anything else. "They're pretty good about it," said Mrs. Thompson.

### Health

As far as could be determined, no one in these families was on a special diet, though Mrs. Hansen said her husband "should have lots of meat and eggs." He seems to have a capricious appetite, and Mrs. Hansen thought preparing special delicacies for him increased the cost of food for the family. She could not keep a menu or give any clear idea of what they did spend on food, but from examination of their rent compared to the amount of income, it is obvious that she would have had difficulty providing the family with enough to eat, let alone any special diet.

No one mentioned difficulties in getting prescriptions except Mrs. Graham, who had not been able to get a tonic she wanted. It is likely that this was a patent medicine, which is not supplied by social assistance medical services. Only two people, Mr. Graham and Mrs. Perry, expressed dissatisfaction with the medical care they had received. Mrs. Perry did not like having to wait so long at out-patients department, and Mr. Graham thought that perhaps he had not received as good treatment for his feet as he might have done if he could have paid his own doctor.

Mrs. Graham and Mrs. Albrecht said their children had had a lot of colds. It may be significant that these two families had the most overcrowded living quarters. Almost inevitably, any contagious illness which one child caught would be passed on to all the others.

Several members of these families needed dental attention. Mrs. Albrecht knew she needed several teeth "fixed", but saw no prospect of getting them done. Two of the children had had fillings done at school. So had Timmy and Edna Graham, and Raymond and Fred Thompson. Mrs. Thompson's teeth were in a deplorable condition and she was to have them

all extracted a few days after the interview. Mrs. Graham needed three fillings, but did not see how she could get them done.

### Feelings about the Total Situation

Mrs. Albrecht said the worst thing about being on assistance was the bad housing one was forced to put up with. Mrs. Hansen said the worst thing was inability to buy enough food and clothing, and not being able to go anywhere because of lack of carfare. Mrs. Thompson said, "Well, there's nothing to look forward to, really." Mrs. Graham had much the same thought when she said the worst thing was not having enough for little things you wanted, and having to spend so much time patching clothes. Mr. Graham said, "It's having to eat humble pie to some know-nothing imbecile." It seems that the "imbeciles" were employers who would not consider him, officials of the Central Mortgage and Housing who would not let him have a house because he was on social assistance, and a former social worker who gave him the impression that she thought he should be working. Mrs. Thompson said she herself did not mind being on assistance, but her husband did. "Fellows like to feel they're looking after their family. It's different for an old man being on this, but he's young and people think he ought to be working." Mrs. Perry said she did not like it when people asked how she was getting along. She told them she was getting an allowance from her husband, because if people knew she was getting assistance from the city they would say, "Why should we pay taxes to keep you?" She had heard people talking that way about old age pensions and family allowances.

When asked what was the best thing about living on public assistance, all five mothers mentioned the security of a regular income. Even Mr. Graham, after his lengthy list of complaints, admitted, "We have a modicum

of security." Two mothers mentioned medical care as one of the best features of public assistance. Mrs. Albrecht said that now they can go to their own doctor, whereas when her husband was at home and they were living on his intermittent pay, the only medical attention available to them was at out-patients' department, where they had to wait for hours. Mrs. Perry mentioned the help of social workers in getting her things free from clubs. She seemed quite willing to accept help of this sort from organizations, despite her feeling that people would not want to pay taxes to keep her.

When asked if they thought they had ever been treated differently because they were on public assistance, Mrs. Perry said she had tried to buy furniture "on time" and been refused credit; and Mr. Thompson thought he had not had as good treatment at the hospital as an ordinary patient would.

Mrs. Albrecht thought it was easier to manage on assistance now than it used to be when her husband was at home, as he used to spend it unwisely. Now she has full control of the money herself. Mrs. Thompson thought it was easier to manage now than at first, as she has become used to having a small income, and has learned such things as how to save money by shopping at big stores instead of the corner grocer's. Mrs. Perry said that, although they do not eat as well now as they did when she was with her husband, the children "like it better now", as their father used to come in drunk, and upset them. Mrs. Perry pointed out, however, that in another sense it is harder to manage now than when she first came on social assistance, because prices are higher.

When these five mothers were asked to check the descriptive phrases best describing their own experiences on public assistance, the results were as follows:

| Positive Descriptions       |    | Negative Descriptions             |   |
|-----------------------------|----|-----------------------------------|---|
| Relieved in mind            | 3  | Monotonous                        | 2 |
| Bearable                    | 3  | Worrying                          | 2 |
| Protected                   | 3  | Humiliating                       | 2 |
| Not too bad                 | 2  | Hard to put a cheerful face on it | 2 |
| Easy to make the best of it | 1  | Annoying                          | 0 |
| Pleasant                    | 0  | Frustrating                       | 0 |
|                             |    | Unbearable                        | 0 |
|                             |    | Insecure                          | 0 |
| Total                       | 12 | Total                             | 8 |

Although in this small group the more positive descriptions outnumber the negative ones, the same general impression is given as was found in the group A families — that life on public assistance, though monotonous and at times humiliating, is made bearable and perhaps even reassuring because of the security afforded by the regularity of the income.

#### Reasons for Poor Adjustment

Study of this group again indicates that the personality of the parents is the most important determining factor as to whether the family will manage well or poorly on a low income.

From the time when the family first came on mothers' allowance in 1945, the Hansen file records complaints that they could not manage. One worker said, "Mrs. Hansen has a greedy attitude." Another said, "She whines, and tries the worker's patience, but is grateful for what she gets." One worker remarked that the girls did not belong to clubs and the mother did not seem to encourage it. The entry goes on to state that "Mrs. Hansen anticipates difficulties and worries a great deal." Another entry (dated October, 1949) said that she would not baby-sit or make any attempt to earn anything to supplement her allowance, and the worker thought that "Mrs. Hansen's initiative is being dimmed by long association with the department." (It is not stated, however, what initiative she had shown



previously, if any). A fairly recent entry reads in part, "Mrs. Hansen finds it extremely difficult to manage on her total income.... She pays \$32 a month rent but could not give visitor any idea of her food or clothing costs. She herself is in rather poor health and seems to be burdened with worries and appears to live on a day-to-day basis." This is the impression she gave at the interview also. She complains, but does not seem to make much effort to remedy the situation. A worker remarked that she never made any effort other than to ask the office for help, but probably her peasant origin and her hard life on a prairie farm had not fitted her for much display of initiative. However, there are several references in the file to her being a good mother, and keeping the children neat and clean. She appears to be a good housekeeper, and her rooms were spotless. It is difficult to assess the personality of Mr. Hansen, as he was seen only very briefly and left the interview entirely to his wife.

The Grahams have a long history of marital discord and trouble with the children. Mr. Graham is described in a doctor's report as "inadequate and insecure." A social worker remarks that Mr. Graham "feels useless." Psychiatric referral has been tried, but was not successful. While the family was receiving increased allowance as part of the previously mentioned experiment, more detailed recording than usual was kept. For a while the tension in the family seemed to lessen and Mr. Graham was easier to live with, but he reverted to his old ways long before the allowance was reduced to normal. When this happened, the worker recorded that Mrs. Graham accepted the decrease and tried to change her budget, but Mr. Graham could not accept it. It seems likely that Mrs. Graham on her own would make a good adjustment, and it is Mr. Graham who is the weak link in this family. He seems to be the kind of parent who would shout irritably at the children,

but do nothing further to enforce discipline. One writer on the effect of relief on parent-child relationships says there is "a psychological and sociological urge for parents to meet their children's needs," and parents who cannot do so feel inadequate, consequently "there is a lessening of interest in, capacity for, or even a sense of right to exercise authority, and even affection." <sup>22</sup> It is possible that this applies to Mr. Graham, but one could not say whether or not it does without a more careful study.

The Albrechts also had a history of marital discord. They were always out of money even when not on assistance, and Mr. Albrecht had very intermittent employment. He seems to have been rather an inadequate person. An entry in the file describes him as "shaggy in appearance, in a daze of wondering and vague worry over his circumstances." In 1951, a worker said that in her opinion case work services were of no avail owing to the weak ego-strengths of both parents. The husband was frequently drunk. For some months he drew social assistance while working. The reason he gave for concealing his employment was that his wife had threatened to leave him if he told the office about his work, as she was afraid they would be cut off social assistance and could not get on again. However, it was she who finally informed the department, after a quarrel with her husband. He then beat her up and left her. Mrs. Albrecht looks tired and discouraged. The school nurse, who has visited the family several times, thought she was not a very good manager. She described her as "probably good-natured most of the time", which seemed to imply that there were times when she was not good-natured. The nurse had several times found her out visiting the neighbours when the children were absent

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<sup>22</sup> Dorothy Bird, "How Relief affects Parent-child Relationships", The Family, Vol. XXII, No. 4, June, 1941, pp. 117-122.

from school, supposedly sick. They were usually found to have some very minor ailment. At present Mrs. Albrecht seems to feel that she is managing better than she did when her husband was at home.

It seems from the file that Mrs. Perry has been a poor manager and the family has lived in very poor conditions ever since they came on social assistance, and in all probability long before that. A nutritionist's report in 1948 stated that Mrs. Perry's planning was poor and her meals not adequate. Cash ran out before issue day. There is no doubt that this family has lived under deplorable housing conditions. There have also been complaints from neighbours about neglect of the children, and about men living with Mrs. Perry. In 1948 a conference was held with two or three social agencies to discuss apprehension of the children by the Children's Aid Society, but there was not enough evidence of neglect to warrant this. When one talks to Mrs. Perry she indicates that she wants to bring her children up well, and that she knows something about nutrition, but her efforts do not seem to succeed. Her intelligence may not be high. The school nurse's opinion of this family was that "conditions could be better on the allowance they get." She told of another woman in the same tenement receiving the same amount of allowance, who keeps her place and her children clean, feeds them well, and is a much better mother than Mrs. Perry. The nurse thinks Mrs. Perry is "not a very happy person."

The Thompsons seem to present another example of a capable mother and an inadequate father. One worker described Mr. Thompson as "a worrier" who is sure he will get ill if he starts to work. He was said to be "completely wrapped up in his asthma condition." Psychiatric referral was suggested, but he did not keep appointments. He became very discouraged, and for a time he used to drink. In 1950 he was in Oakalla for a short time for theft, but was described as "not the criminal type." The

worker who visited Mrs. Thompson during this time said the children were "a behaviour problem." In December, 1950, a worker wrote, "This family's morale is slipping badly and the Thompsons seem to be becoming more dependent." Mr. Thompson is a most forlorn-looking person, who leaves most of the talking to his wife. Most of what he did say was in a complaining vein, whereas Mrs. Thompson was disposed to make the best of living on assistance. When her husband was out of the room, Mrs. Thompson was asked if she noticed much difference in the way they lived when he was working as compared to when they were on social assistance. She replied that he had not worked long enough at a time to make a noticeable difference financially, but he was much happier when he was working. From reading the file, one gathers the impression that Mr. Thompson has become gradually more discouraged as time went on. Mrs. Thompson is described as "cooperative and amenable to suggestions. She has considerable strengths and holds the family together." For a while, however, it seemed as if she too was "going under" in the struggle against difficulties. The worker wrote, "At present Mrs. Thompson seems in danger of losing her identity with the constant family problems." She was losing interest in her appearance, and was discouraged about the coming baby. She even thought of placing it for adoption; but decided to keep it, and now seems to be regaining her spirits, especially since the family moved to better housing.

Some non-personal factors which seem to contribute to poor adjustment are given further consideration in Chapter IV.

## CHAPTER IV

### THE EFFECTS OF MARGINAL LIVING

No matter how adept the mother is at managing the budget, or how cheerfully she and the family face life on public assistance, the meagreness of the allowance and the regulations governing earnings and assets inevitably impose certain hardships and restrictions on the way of life of the family dependent on a severely limited allowance. Although some of the families studied here have been described as making an adjustment, this is far from meaning that they are perfectly happy and living full and satisfying lives. Likewise, although in general the mothers in group A families were better managers, with more initiative, intelligence, and ingenuity than the mothers in group B families, even some of the group A mothers reported that they had a hard time making the money last until the next cheque came. Five of the twelve families regularly charge groceries at the store, which means that they habitually pay for last month's groceries with this month's cheque. In short, they are continually in debt. This also means that they are largely restricted to dealing at one store and cannot "shop around" for bargains. As it is usually a small local store, prices are higher than they would be in the large department or chain stores. The income of these families is so low that practically all of it has to go for food and housing, leaving very little for clothing, household equipment and repairs, personal expenses, educational needs, and amusements.

The number of persons in the family and the average amount of income seem to have some bearing on whether the family manages well or poorly. A summary of facts about all twelve families, regarding family size, income situation, housing, and period of time on assistance, is given in Table 1.

Table 1. Summary of Income Situation in Relation to Family Size, Housing Accommodation, and Period on Assistance.

| Name of Family          | Number of Persons |          |       | Number of rooms in housing accommodation | Period on assistance (Yrs. Mos.) | Gross monthly income | Monthly income per person |
|-------------------------|-------------------|----------|-------|--|----------------------------------|----------------------|---------------------------|
|                         | Adults            | Children | Total |  |                                  |                      |                           |
| <b>GROUP A</b>          |                   |          |       |  |                                  |                      |                           |
| Herberts <sup>(a)</sup> | 1                 | 2        | 3     | 3  | 14 11                            | \$112.00             | \$37.33                   |
| Naysmith                | 1                 | 1        | 2     | 5  | 12 8                             | \$ 85.50             | \$42.75                   |
| Eskola                  | 1                 | 4        | 5     | 3  | 7 3                              | \$120.50             | \$24.10                   |
| Smart                   | 1                 | 4        | 5     | 3  | 5 3                              | \$140.50             | \$28.10                   |
| Landon                  | 1                 | 6        | 7     | 6  | 4 11                             | \$154.50             | \$22.07                   |
| Williams                | 1                 | 2        | 3     | 5  | 3 10                             | \$ 99.50             | \$33.16                   |
| McIntosh                | 2                 | 2        | 4     | 4  | 3 7                              | \$98.50              | \$24.62                   |
| Sub-totals              |                   |          |       |  |                                  |                      |                           |
| Medians                 | 1                 | 2        | 4     | 4  | 5 3                              | \$112.00             | \$28.10                   |
| Averages                | -                 | 2.8      | 4.1   | 4.1                                      | 7 6                              | \$115.85             | \$30.30                   |
| <b>GROUP B</b>          |                   |          |       |  |                                  |                      |                           |
| Thompson                | 2                 | 6        | 8     | 6  | 8 5                              | \$152.00             | \$19.00                   |
| Perry                   | 1                 | 4        | 5     | 3  | 8 2                              | \$116.50             | \$23.30                   |
| Hansen                  | 2                 | 1        | 3     | 2  | 7 8                              | \$ 82.00             | \$27.33                   |
| Graham                  | 2                 | 3        | 5     | 3  | 5 4                              | \$109.10             | \$21.80                   |
| Albrecht                | 1                 | 4        | 5     | 2  | 5 4                              | \$116.50             | \$23.30                   |
| Sub-totals              |                   |          |       |  |                                  |                      |                           |
| Medians                 | 2                 | 3        | 5     | 2  | 7 8                              | \$116.50             | \$23.30                   |
| Averages                | -                 | 3.6      | 5.2   | 3  | 7 0                              | \$115.40             | \$22.94                   |

(a) One Herberts child is a boarder, working and not receiving assistance. If the whole of her income were included, total family income would be greater than is shown here; but only her board payment of \$40 a month is included in Mrs. Herberts' income, which is divided by three to give monthly amount per person, as the older daughter's food and housing are provided from it. In computing the average number of children per family in Group A, however, the older Herberts girl is not included as a child.

The average monthly income per person is considerably greater in group A families than in group B, \$30.30 per person in group A as compared with \$22.94 in group B. This difference is partly accounted for by the fact that families in group A had more income from sources other than public assistance and family allowance than had families in group B. Mrs. Williams and Mrs. Smart earn approximately \$6 and \$20 a month respectively. The earnings of Mrs. Williams may not be enough to make an appreciable difference to the family; but it is likely that it is Mrs. Smart's extra \$20 a month which makes it possible for her to afford the carfare and Scout and Guide dues which enable this family to lead a fuller life of activities than do the other families studied. Mrs. Herberts and Mrs. Naysmith received \$15 and \$20 a month respectively as rent for rooms occupied by working or married daughters. In group B, the only extra income was Betty Hansen's earnings of approximately \$8 a month. Another factor contributing to the lower income per person in group B is that the children tend to be younger (average age of children in group B families is 8.1 years; and in group A families, 10.2 years), and younger children receive smaller family allowance payments than do older ones. Yet another reason for the lower income in group B is that one family, the Thompsons, have reached the limit of allowance and are receiving no increase for the last child. The highest income per person in any of these families, \$42.75 a month, is well below the \$50 a month received by people on old age assistance.

From this study it appears that family composition and age of children may have some influence on good and poor adjustment. The fact that in three of the group B families there were two adults, whereas only one of the group A families had two adults may possibly have some slight bearing on the greater budgeting difficulties in group B. But more important is

the fact that in group A there are more cases where everything depends on the mother and she responds well. In group B there are more cases where the fact that both spouses are alive and in the home is a source of complication, even of discord. A widow with children, especially if they are somewhat older, is apt to make bringing up the children "her job in life". She may sacrifice a good deal of her own material needs (such as clothing and recreation) in doing it. The group A families in this study are much more the type where the mother has "risen to the job" effectively.

### Housing

The second major difference is the preponderance of owned houses (however poor) in group A, and of rentals (mostly poor) in group B. All the families had some complaints about housing, either that they had not enough room, or the place was cold or inconvenient, or it needed repair or redecoration. One fact which stands out clearly is that families fortunate enough to own a house before going on assistance are much better off than those in rented rooms. They are less overcrowded, the four home-owning families in this study averaging 4.7 rooms per family, or 1.25 rooms per person; and the eight tenant families averaging 3 rooms per family, or .61 rooms per person. The fact that all group B families are tenants, and are more crowded than group A families may well be an important factor contributing to the family discord often found in group B. Home-owners do not have the inconvenience of shared plumbing facilities, as tenants usually do. In general, home-owners have lower housing costs than do tenants, and examination of table 2 will show that this is true of the families studied here.



Table 2. Percentage of Income Spent on Housing (including Rent, Taxes, Fuel, Light, Gas).

| GROUP A        |                      |                                       | GROUP B        |                      |                                       |
|----------------|----------------------|---------------------------------------|----------------|----------------------|---------------------------------------|
| Name of family | Home-owner or tenant | Percentage of income spent on housing | Name of family | Home-owner or tenant | Percentage of income spent on housing |
| Williams       | Home-owner           | 49                                    | Thompson       | Tenant               | 40                                    |
| Herberts       | Tenant               | 30                                    | Hansen         | Tenant               | 39                                    |
|                |                      |                                       | Graham         | Tenant               | 27                                    |
|                |                      |                                       | Perry          | Tenant               | 27                                    |
|                |                      |                                       | Albrecht       | Tenant               | 24                                    |
| Smart          | Tenant               | 22                                    |                |                      |                                       |
| Naysmith       | Home-owner           | 21.6                                  |                |                      |                                       |
| Eskola         | Tenant               | 20                                    |                |                      |                                       |
| Landon         | Home-owner           | 15                                    |                |                      |                                       |
| McIntosh       | Home-owner           | 13                                    |                |                      |                                       |

As twenty per cent of income is generally taken to be the correct proportion for low-income families to spend on housing, or perhaps slightly over this in the case of home-owners who must pay for maintenance, it is evident from table 2 that all families in group B and two families in group A are paying more than they should for housing. It appears as if cost of housing does have a bearing on how the family manages on a limited income. Mrs. Williams' housing costs are so much higher than those of the other home-owners because she is paying off a mortgage at \$35 a month, and taxes in addition. In general, she seemed to have a harder time managing her budget than did the other home-owners.

It will be noted that three of the four home-owners are spending less than 22 per cent of their income on housing. They are able to do this, however, only by neglecting painting and repairs, so that in a few years their houses are usually noticeably below the standard of neighbouring

ones in appearance. The unfinished and untidy appearance of the McIntosh's house was a source of concern to them. Mrs. Landon's house was described by one social worker as "an eyesore", and it is decidedly shabby in comparison with nearby houses. This is caused by a combination of things—lack of money to do needed repairs, the fact that there is no man in the house to look after the repair jobs, and the ravages of a large family of young children.

Home-owners have an added advantage in that they do not have to meet the demands of the landlord for rent promptly every month. Taxes can be, and often are, let go until other more pressing expenses have been met, or until some one comes to the rescue. Even Mrs. Naysmith, one of the best managers found in this study, once (in 1943) left her taxes until the next year, as she had spent the money on fuel. Mrs. Landon has had constant difficulty in paying taxes, and in 1951, the R.C.A.F. benevolent fund paid them for her to save the house. She has used her bank account to pay some of her taxes, and when the account is exhausted she will probably again be dependent on some such source of aid as the benevolent fund.

Home-owners have a fixed abode and are sure of a place to live as long as they keep the taxes paid, but tenants move frequently from one crowded, unsatisfactory rooming-house to another. Owing to the small amount they can afford for rent, and the fact that they have children, these families are not looked upon with favour by landlords, who frequently will not admit them in the first place, and try to get rid of them if they do admit them. The only places available to them are usually just as bad as those they are leaving. Mrs. Hansen once complained to her social worker that she was handicapped in looking for accommodation, by lack of carfare and by not having newspapers in which to look for advertisements. These limitations apply to many public assistance families forced to seek

other accommodation. It happens that several of the tenant families in this study had been in the same rooms for many years (the Hansens, Eskolas, Herberts, and Smarts). All of them for some years have wanted to move to something more satisfactory, but could not because of the small amount they are able to pay for rent. When they were interviewed for this study, four of the families (the Herberts, Eskolas, Smarts, and Grahams) were under notice to move. Owing to the fact that one of her boys had a Kiwanis "big brother", Mrs. Smart was fortunate in having the prospect of a Kiwanis duplex when it was completed. There was some possibility that Mrs. Eskola might get a house from the same source. Without such help, it is difficult to see how these families could hope to move to anything but the lowest-priced and most miserable housing. They would have had the added handicap of trying to find a landlord who would allow four children on his premises. At present it does not seem that there is any one to provide a place for the Grahams. Mrs. Herberts, with no small children, and one daughter earning a salary, even if a small one, would be in a better position for house-hunting if she had to do it, but her older married daughter and her husband are planning to build a house and take Mrs. Herberts and Muriel to live with them. Even Mrs. Herberts, who usually managed so well on her allowance, has had occasional help with rent from her older daughter.

As has already been suggested by the descriptions of the present quarters of the Albrecht, Graham, and Perry families, the housing of tenant families on public assistance is often very bad indeed. In January, 1948, the file records that the teacher of the Perry girls noticed that they were reluctant to go home after school, she thought because of their poor housing conditions. In the rooms in which they were then living, (before moving to their present slightly better quarters), there was no sink; the stairs were very steep, and one of the children had been hurt

by a fall down them. Mrs. Perry had looked for a better place, but could not afford it. In October, 1950, when water was seeping through the floor and a narrow plank was placed over it leading to the door, Lillian, the oldest girl, had T.B. and was in the preventorium. In May, 1951, the doctor said she could go home if her mother could find more suitable quarters; but she could not. In August, 1951, a neighbour asked the social worker to find a better place for the Perrys, as their tenement was infested with bedbugs. The social worker in such circumstances is usually no better able to find accommodation than are the families themselves, who indeed are often in a better position to find it than the worker, who has not the time for house-hunting. The City Social Service Department does not make it a general policy to look for housing, as if they did so for all their clients they would have no time for anything else. Of course, if the worker does happen to know of or come upon suitable housing, she will tell the client about it, and it is then up to him or her to see the place and make the necessary arrangements.

The Thompson family too had a history of very poor housing. In one place they were sleeping five in a room, and when Mr. Thompson had to get up in the night with his asthma attacks, which happened very frequently, he disturbed the whole family. For a while they lived in a condemned house, with an outside dry toilet.

When interviewed for this study, none of the eight tenant families lived in what could be described as good accommodation; it varied from poor to very bad.

### Neighbourhood

The Landons and Naysmiths were the only families living in what might be described as fairly good residential districts. As has been

mentioned before, the shabbiness of Mrs. Landon's house was in marked contrast to the appearance of the surrounding houses. The file records that she once commented that she was not sure if it was a good thing to live in that neighbourhood, as her children saw other children's new tricycles, but had none themselves.

Of the twelve families, seven expressed a wish to move, but only four of these said they would like to leave their present neighbourhood. The other three wished for better housing in the same district. It seems that on the whole housing causes more dissatisfaction than does neighbourhood, although sometimes the neighbourhoods where the families said they would like to stay did not look, to an outsider, very attractive. The four home-owners all said they would like to stay in the districts where they were, perhaps because they felt they were established there and could not very well move even if they wanted to. In any case their neighbourhoods are generally more attractive than those where the tenant families live.

### Food

Nearly all mothers complained more or less of monotony in food, and two or three thought the children were not getting the proper foods. At least four families had had help from the Metropolitan nutritionist. This is probably a larger proportion than would be found among public assistance families in general, as the mothers were selected for this study largely on the basis of cooperativeness with social workers, and probably were above average in conscientiousness and eagerness to do as well as possible for their families. Mrs. Perry seems to be an exception. She was referred to the nutritionist when she wondered how she would get milk for Lillian on her return from the preventorium, but it seems doubtful whether Mrs. Perry benefitted much from the nutritionist's help.

In 1948, a nutritionist estimated that Mrs. Landon would need \$32 a month more than her expected income if she were to feed her family properly. This may have been because of Phyllis's diabetic diet. Another nutritionist, whom the writer interviewed recently in connection with this study, thought that social assistance would provide an adequate diet if the mother were a careful manager and if she could really use the whole food allowance for food. Even the larger families, she thought, ought to manage, despite the smallness of the increase per person, as the cost of food per person decreases as the size of the family increases. The trouble is, of course, that usually the entire food allowance is not available for food, as the cost of housing is more than is allowed for in the social assistance scale, which is at present divided as follows:

| Number of persons in family | Food allowance | Shelter allowance | Sundries | Total    |
|-----------------------------|----------------|-------------------|----------|----------|
| 2                           | \$40.00        | \$17.00           | \$5.50   | \$62.50  |
| 3                           | \$46.50        | \$22.00           | \$6.00   | \$74.50  |
| 4                           | \$55.50        | \$24.50           | \$6.50   | \$86.50  |
| 5                           | \$64.50        | \$27.00           | \$7.00   | \$98.50  |
| 6                           | \$73.50        | \$29.50           | \$7.50   | \$110.50 |
| 7                           | \$82.50        | \$32.00           | \$8.00   | \$122.50 |

Only the Eskolas, Landons, and McIntoshes are paying less for housing than the scale allows for. The Albrechts and the Naysmiths are paying very slightly more than the amount allowed; the Smarts, Perrys, and Grahams are paying \$3 or \$4 over; and the Thompsons, Williamses, Hansens, and Herberts are paying amounts varying from \$10 to \$26.50. It is difficult to see how Mrs. Hansen, for instance, even if she were the world's best manager, could budget for food, clothing, and all other requirements for three people on the \$50 a month left after they have paid the rent. According to the social assistance scale, food allowance alone for three

people is \$52.50. In this particular case, Betty Hansen received no family allowance, as she had reached the age of sixteen; but even when family allowance is included in the income, housing costs are often still disproportionately high.

One of the school nurses consulted in connection with the study also agreed that the food allowance would be sufficient if it could all be used for food. In her opinion the most important factor determining whether or not the family's diet was adequate was the mother's skill and interest in providing a wholesome diet. In her experience, families usually seem to have meat, no matter how small the income. They go short of milk, oranges, whole-grain cereals, and cod-liver oil. She thought Mrs. Eskola and Mrs. Smart, who both lived in her area, were doing very well at providing nourishing meals, except perhaps that some of Mrs. Eskola's Finnish dishes were too starchy.

Most of the mothers have learned little economies, such as dealing at large stores for groceries, and looking for special bargains. Many have ice-boxes or can use friends' refrigerators on occasion, although this must be a rather inconvenient arrangement. Some have unsatisfactory storage facilities, which probably results in uneconomical purchase of small quantities, whether or not the mothers realize it.

Five of the seven mothers in group A do considerable home baking and canning, and two in group B do as much as they can with the income and facilities they have. All the home-owners are <sup>in</sup> group A, and home-owners usually have some garden, produce from which helps considerably in stretching a limited income. Mrs. Herberts is the only tenant who has any garden with her premises. Some group A families received gifts of food from friends.

It is possible to provide an appetizing and wholesome diet on the

food allowance, and several of the mothers are apparently doing so. It must be remembered again that this is probably a better-than-average sample of public assistance families. But even if it is possible to provide a wholesome diet, the probability is that no one on public assistance could provide quite the variety of foods, and the little treats which the family of the average wage-earner takes as a matter of course.

### Clothing

Prior to 1948, there was a plan in effect for supplying clothing to social assistance recipients through the Vancouver Clothing Committee. Five per cent of the scheduled rate of assistance per individual or family was withheld from the clients' issue, and "pooled" in a clothing fund which was administered by Vancouver Central Clothing Committee. Against this, City Social Service Department requisitioned for clothing according to the need. Some clients, who had friends or relatives supplying their clothing, never received any through the fund; others received regular yearly issues, usually in September for school opening. In 1948, it was thought that clients should have the full allowance to use according to their own needs. Accordingly, the full amount was issued to the client, and use of the Vancouver Clothing Committee was discontinued as far as social assistance families were concerned. Shoes were available from the Clothing Committee for children on mothers' allowance upon application through the school principal, and this is still in effect. There is no regular provision for clothing other than shoes for mothers' allowance recipients, or for either shoes or clothing for social assistance families. There are, however, resources at present in use for urgent cases—the Red Cross; provincial government Emergency Health Aid; and a special fund, only fairly recently made available, set aside by the City of Vancouver.



The client must request specific articles of clothing, which must be listed with the price; and to quote one of the social workers, "It must be something in the nature of an emergency." It is usually a large item, such as a coat or a pair of pants. Small items, such as underwear, must be provided by the client from the allowance, although there is no special amount of this set aside for clothing. Shoes can sometimes be obtained for social assistance recipients from one of the above-mentioned sources, but shoes still continue to be among the most difficult articles for both social assistance and mothers' allowance families to obtain.

According to information given during the interviews, all families had managed to buy a few new articles of clothing, but most of what they wore was given by friends or relatives. One family reported that the father had received gifts of clothing; in six, the mother had received gifts; in eight families, younger children had been given clothing; and in seven families, older children (twelve years and over) had received gifts. Some families bought clothing second-hand, usually from Goodwill Industries. Two fathers and six mothers had bought second-hand clothing for themselves; in three families they had bought it second-hand for the young children, and in four families for the older children. Churches had given garments to two families, and social agencies to four. Two of these families had shoes from the Clothing Committee, but as there were six mothers' allowance families in the sample it is probable that more than two of them had taken advantage of the opportunity to get free shoes, and forgot to mention it at the interview. Two families had clothing from the special fund through application to the City Social Service.

Study of the City Social Service files revealed that six families, the Eskolas, Hansens, Albrechts, Landons, Perrys, and Thompsons had had clothing from the Red Cross at some time during the last five or six years,

and some families had had it twice. In February, 1949, Mrs. Landon received \$100 from the Kinsmen's Club for clothing. In June, 1950, Mrs. Eskola's file records that she was having difficulty in budgeting for clothes and bed-linen. (During the interviews, one or two mothers told of trouble in obtaining bed-linen.) She asked for bedding, explaining that she was saving for a mattress and could not afford the bedding too. When, in December 1952, Mrs. Eskola was granted \$50 from the special fund for clothing, the social worker commented that she shopped very well with it. She always provided what she could by her own efforts, on one occasion paying for coats for the girls from her earnings at day work. But even Mrs. Eskola, with her low rent, and her industry and ingenuity in budgeting, has several times had to have help with clothing.

Many mothers said some of the clothing they bought second-hand or received as gifts needed altering to make it fit. They seemed to accept this as a matter of course, but there were some complaints about the amount of patching and mending necessary to keep the children clothed. None of the mothers expressed any feeling of shame at having to accept gifts of used clothing, either from friends or through social agencies, but were grateful for what they got. It is possible that as they were interviewed only once or twice by the writer, they did not feel free enough to express any feelings other than gratitude.

Some of the children had at times been made to feel self-conscious about clothing. In Mrs. Albrecht's file it states that she once requested clothing because the children worried about their appearance at school. Judging from this study, lack of clothing does not seem to keep children away from school. The only reference to the possibility of this occurs in the Graham file. In August, 1952, there was some question as to whether the children could return to school, as they had not enough

suitable clothing. The priest came to the rescue with \$10, with which they bought enough clothing to enable the children to start school.

Usually clothing presents more difficulties for older children than for younger ones or adults, as older children, especially girls, are more particular about style than younger ones. It might be expected that young children would receive more gifts of clothing than would older ones, but this does not seem to be so judging by the families in this sample.

It is interesting to note that not many families took advantage of bargain sales, mainly because they had not the money to spend on clothes, no matter how much of a bargain they might be.

The impression gained from this study is that obtaining clothing is probably the worst single problem these families have to face. It is absolutely impossible to keep the family clothed on the allowance, and some other means must be found of obtaining most of the clothing needed. There is no adequate regular source. Mrs. Thompson said, "If it wasn't for the Goodwill Industries, and people giving us clothes, the children would just be in rags." Second-hand or gift clothing is likely to be unsatisfactory. Shoes and underwear cannot usually be obtained second-hand, and often cause considerable budgetary difficulty. Such resources as the Red Cross, one or two special funds, and assistance from certain organizations, are used only in urgent cases; and the procedure necessary for application to these resources often involves letter-writing and delay. Two families expressed regret that the Vancouver Clothing Committee had ceased to be used. They preferred the old system of regular clothing issues to the present rather hit-and-miss methods.

### Education

Most of the children in these families seem to be of average ability and for the most part are working up to their ability at school. Some are

slow but reported to be doing as well as could be expected. This remark was recorded in the file about Jean Herberts. Muriel seems to have been average. The Eskola children are described as "average, and present no problems." Rosemary, however, is said to be very quiet and does not play much with other children. Clara Naysmith is above average in school ability, and one teacher described Elizabeth Williams as "outstanding." The principal of the school the Smart children attended remarked on how cheerful they were and how well they got on with other children. Harry is very slow and was for a time in a special class, but it was predicted that he would "do very well in life" because of his pleasant personality. The teacher of the Graham children says they are bright and doing well at school. She has noticed that they do not often have new clothes, and it is quite an exciting event for them when they do. It is difficult to say to what extent low income causes children to leave school earlier than they would otherwise do. In only two families of the twelve, the Naysmiths and the Hansens, is there definite indication that lack of money caused early leaving. Betty Hansen was said to be doing well at school, and could probably have continued with profit. Evidently she wished to go on, as she expressed the intention to attend night school. The oldest Naysmith girl left school and went to work in 1943 at the age of fifteen. At that time Mrs. Naysmith wrote to the mothers' allowance board a letter which read in part, "I have not been able to get the things she has need for so long as I have two others to keep and it is very hard to have to cloth feed and shoe them on seven fifty a month." (At that time the increase in allowance per child was \$7.50 a month). The second daughter, Judy, showed ability in art, but Mrs. Naysmith was very dubious about her specializing in it. She wanted Judy to take bookkeeping as she would be safer of earning money at that than at commercial art. It is difficult

to say how much Mrs. Naysmith's opposition to Judy's studying art resulted from the financial situation and how much from Mrs. Naysmith's personality. It is possible that with her frugal and practical turn of mind she would in any case have preferred the girls to learn something at which they would be sure of earning, but the tight financial situation made it a necessity that they should earn, and reinforced her views on the subject. The Herberts girls may have been influenced by shortage of money to leave school slightly earlier than they would otherwise, but Mrs. Herberts did not express the opinion that they were very anxious to go on. They do not seem to have been very bright at school, and probably would not have continued much longer in any case. Little is known about why the older Hansen and Albrecht children left school, but as far as can be determined they did not wish to continue. One does not get the impression that the parents in either of these families would have encouraged them to do so.

There are three or four talented children in these families — Clara Naysmith (music and art), Elizabeth Williams (art), and Ruth McIntosh (art). Lillian Perry too is said to have some ability in art. Judy Naysmith was very talented in art, and won an I.O.D.E. bursary. When she left school, however, she does not seem to have continued her art training. She took a night school course for a time, but gave it up as she could not afford the fee plus a heavy dentist's bill. Elizabeth Williams's school principal suggested that she take a course at the Art School when she finishes her regular school course, but it is doubtful if she will be able to do so, as there are fees for the Art School. Ruth McIntosh has won a small scholarship for art given by the P.T.A., but it is too soon yet to tell whether she will be talented enough to warrant specializing.

The cost of education increases as the children grow older. They need more books and supplies, and larger clothing than they did when they

were younger. High school or junior high is likely to be further from home than elementary school, and may necessitate bus fare. There may be special clothes or supplies needed for certain high school subjects. Textbooks are often supplied free or for a very reasonable sum to recipients of public assistance. The mothers have found various methods of meeting the extra expenses incurred at school opening in September. Another fact to be remembered in connection with the education of older children is that family allowance ceases when the child reaches sixteen. This had already happened in the cases of Betty Hansen and Ruby Smart. In the file it is recorded that Mrs. Hansen was afraid Betty would not be able to continue school when her family allowance stopped. Betty, however, was able to get a Saturday job for which she earned approximately the same amount monthly as she had been receiving in family allowance.

Charitable donations and such small expenses requested at school do not seem to cause as much difficulty as might be expected. The mothers usually can spare a nickel, or simply do not give anything.

There does not seem to be a great deal of absence from school, and what there is is mostly due to minor illnesses.

There seems to be a pretty general wish on the part of both parents and children that other children at school should not know the family is on assistance. This feeling varies greatly in intensity, being very strong in the Naysmiths and Williamses, for instance, and very slight in the Thompsons. Usually the school nurse and the principal know which families are on assistance, and the parents do not seem to mind their knowing.

The situation in regard to education for children on public assistance seems to be that it is possible for them to get general or commercial education in the public secondary schools up to the end of grade twelve, although it becomes increasingly difficult owing to the increased expenses

of high school, and the fact that family allowance stops when the child is sixteen. It is very difficult for them to take specialized training requiring payment of fees, or to continue with general education beyond grade twelve. Even if they were to win scholarships or bursaries, it would not be possible to take advantage of them unless living expenses were provided, which is not usually done. Mothers' allowance is never continued for a child over the age of eighteen, and it is very doubtful whether social assistance would be continued past this age. There are some resources at present available to enable promising students with limited means to continue education through high school and beyond. One of these is the B.C. Youth Foundation, for which application must be made on a special form, and a report from a social agency is required. The help granted from this fund is on a loan basis. Educational funds are available, upon application, to Kiwanis "Little Brothers", through the Kiwanis Club. The student must have the ability and the desire to continue his or her education. There is some provision for repayment. Grants of from \$80 to \$100 a year may be made from the Returned Veterans' Dependent Children's Educational Fund to veterans' children under sixteen years old who have reached at least grade nine. Recommendation of the school principal is required. Help from this fund is mainly for books, fees, and clothing for the student himself — not to augment family income.

#### Recreation and Free Time

All the families do manage to have some recreation that costs money. Most go to shows, some regularly every week or every two weeks. Only two families, the Smarts and the McIntoshes, do not go to shows at all. The Smart file records that the children wanted pocket money and to go to shows when their friends did. Mrs. Smart said the reason they did not go

to shows was that their religion forbade it. Probably the reason Mrs. McIntosh does not go to shows is that she cannot leave her husband alone.

Children from four families belong to groups, such as Boy Scouts, Girl Guides, and C.G.I.T. Children from six of the families have been to summer camps, and some go regularly every year. Some go with the groups to which they belong, and some under sponsorship of a social agency. The Engineers' Union to which her father belonged has offered to send Ruth McIntosh to camp this summer. It is probably true to say that almost any child on public assistance who really wants to go to camp can do so if City Social Service is notified in time for arrangements to be made. The cost is very reasonable, often being less than it would take to feed the child at home for the same length of time.

Boys in two families have Kiwanis "big brothers". Jack Eskola is said in the file to have been a "cranky, disinterested child" before the Kiwanis Club took this interest in him. Since that, he became happier and looked forward to seeing his big brother. Mrs. Eskola was disturbed at the idea of this arrangement ending if her husband came home, which he at one time spoke of doing.

Some of the children go roller-skating or swimming occasionally, but not as often as they probably would if there were more money for amusement. The usual occupation after school or at week-ends is playing with neighbour children. Adults for the most part visit friends, read, listen to the radio, or sew. While some said they had given up some amusements when they came on public assistance, others said they were too busy looking after the children to have time for amusements anyhow. Of the four families who considered that they had lost touch with former friends since coming on assistance, two could not afford carfare to go visiting, one said she could not afford to entertain them, and the fourth gave a social



rather than an economic reason, saying that since her husband died she was the "odd one out" when it came to bridge parties.

The mothers were given a list of activities they would like to take part in, or things they would like to do or buy if more money were available. They were asked to check their preferences and add what they thought their husbands or children would like to do, or what they would like the children to be able to do.

Table 3. Preferences in Recreational Activities

| Activity  | Number of Persons Stating Preference(a) |                   |                |  |       |
|---|---|-------------------|----------------|--|-------|
|   | Fathers                                 | Mothers           | Young children | Older boys and girls (12 years and over) | Total |
| Entertain more friends, go for a holiday, or visit distant relatives  | 2                                       | 17 <sup>(b)</sup> | 15             | 9  | 43    |
| Go to shows, hockey games, concerts, or plays                         | 3<br>3                                  | 7                 | 6              | 3  | 19    |
| Swim, sketch, roller-skate; or take lessons in music, art, or dancing |   |                   | 7              | 12                                       | 19    |
| Redecorate rooms, buy more furniture, or do house repairs             |   | 16 <sup>(b)</sup> |                |  | 16    |
| Attend church or church functions, join clubs or organizations        | 2                                       | 6                 | 2              | 6  | 16    |
| Take daily newspaper, subscribe to magazines, or belong to book club  | 1                                       | 9                 |                | 2  | 12    |

(a) The families included 4 fathers, 12 mothers, 26 children under 12 years, and 12 children 12 years and over.

(b) Activities grouped in the left-hand column were listed separately on the questionnaire. As some mothers checked more than one, the total number of times preferences were expressed for these activities, when grouped together, exceeds the number of mothers in the families.

The most frequently expressed desires — to entertain more friends or take a trip; go to shows and entertainments; redecorate rooms or buy new furniture — all are indicative of a wish for something new and different to break the monotony of their humdrum, economy-ridden lives.

Four of the families do not take a daily newspaper. Of the families who do take one, in at least one case it is paid for by an older child no longer on assistance. Four of the families have telephones, two of these being paid for by older daughters. All families had radios except two. Three mothers would buy a new "fridge" if they had the money.

Only four families give the children regular pocket money, but nearly all children get spending money for shows fairly regularly, or else small irregular amounts from relatives. Two or three of the older children earn small sums by baby-sitting or doing odd jobs for neighbours.

One of the most irksome things about life on public assistance seems to be the limitation of movement owing to lack of money for carfare, or for short expeditions of any sort. This was mentioned by eight families, and in all probability the other four have at some time or another felt similarly restricted.

Mrs. Herberts' observation that life on mothers' allowance would be very hard for people who did not enjoy staying at home and finding their amusements with each other, is probably well-founded. No doubt a family with a friendly spirit among themselves and an ability to create their own amusements would be much happier on public assistance than a family used to finding most of their amusements away from home.

No particular study was made of smoking, but no doubt it is something to be reckoned with in considering life on a low income. Mr. McIntosh apparently smokes quite heavily, as his wife lit several cigarettes for him during the interview. In the Hansen file it is stated that the doctor

had told Mr. Hansen he should smoke to help his nervous condition, and Mrs. Hansen said his smoking cost \$7 a month. No doubt there are other members of these families who smoke, though it is difficult to see how they can possibly afford this expense.

Almost any recreation costing money (and most forms of recreation do cost something) either must be provided by some one else, or if provided out of the allowance, it must be enjoyed at the expense of food. Most families feel some restriction in the matter of recreation, and one mother expressed some feeling about the fact that they were dependent on others for car-rides, and for materials for the children's hobbies.

### Health

Some families have enjoyed better health than others. The Herberts family seem to have had very good health until a year or so ago, when Mrs. Herberts was ill for a while. She seems to have recovered well. Mrs. Landon seems to have excellent health. The file describes the children as being "pale, thin, and frail," but the only one who is mentioned as having been ill is Phyllis, the diabetic. The only one of the Landon children seen at the interview was Lola, who was thin and rather pale, but nevertheless did not give the impression of being in poor health. Mrs. McIntosh seems to have good health. Ruth is a big girl, rather plump and somewhat pale. She suffers from hay-fever, but there is no mention of any trouble with the health of her brother, Bobby. There is no mention of any particular ill-health in the Smart family, except for the oldest girl, Verna, who seems to have had a series of complaints. All the four younger children were seen briefly at the interview, and looked healthy and big for their ages. Ruby looked rather overweight.

The Albrecht children were seen briefly. They looked healthy,

although somewhat dirty and untidy. The school nurse says they have been away from school with several minor illnesses. She thinks they do not have a very well balanced diet, and perhaps Mrs. Albrecht does not spend the money very wisely. There are often empty pop bottles in their rooms, for instance. As previously mentioned, Lillian Perry had T.B. and was in the preventorium for some time. The school nurse says the Perry children frequently have skin afflictions such as impetigo and eczema. She thinks there is "poor hygiene in the home," and the mother does not do all she could to get the skin conditions cleared up. Mrs. Perry seems to think that the Child Health Centre is "charity," and though she will sometimes take the children there once, she will not continue to bring them long enough to complete the necessary treatment. She complains that they have to wait too long, but the nurse thinks they would probably have to wait just as long in a doctor's office. (Mrs. Perry did once take one of the children to a private doctor.)

Mrs. Eskola, as previously mentioned, has a stomach ulcer. Her youngest child has been rather delicate and has been in hospital, but is becoming stronger now. Two of the children wear glasses. Rosemary, the only child seen at the interview, looks somewhat overweight. Mrs. Williams is rather obese and it seems that her health is not very good. She had trouble with her eyes last summer, and still talks about it. Elizabeth Williams is a big girl for her age and looks the picture of health. Her sister, Ann, is small, thin and rather pale. There is a great deal in the Graham file about Mr. Graham's various complaints, and not much about Mrs. Graham, except once when it said she was anaemic. Timmy and Edna are both said by the school nurse to be a little overweight, but not seriously. Mrs. Thompson looks very thin and tired, and the bad condition of her teeth detracts from her appearance considerably. The children, though rather

dirty, looked well. Some of them had recently had whooping-cough, and one of the boys had rheumatic fever a few months ago.

have  
Mrs. Hansen seems to/been constantly complaining of poor health for years. There is a letter on file, written by her doctor in February, 1948, stating that she was unable to manage on her allowance, which was then \$57.50 a month. However, as she was on mothers' allowance and not social assistance, there was no provision for any extra allowance on medical grounds. In July, 1950, she was described as "nervous and frail", and wept during the interview with the social worker. Mrs. Hansen attributed her poor health to worry over the housing situation. There are references to poor health of the girls also, but it is difficult to say how much was real and how much was exaggeration owing to their mother's rather complaining disposition and tendency to look on the worst side of things. Betty looked rather thin, but otherwise healthy. Mrs. Naysmith has not had good health for some years. Clara was not seen but was said to be overweight. Her older sister, Judy, in 1950 had low blood-pressure and was "on the verge of a nervous breakdown." She had to have all her teeth extracted at about that time.

There seem to be several overweight children in these families, but whether this results from too much of the inexpensive and starchy foods, or from other causes, would take further study to determine. As most of them are older children, it may be the plumpness natural to some teen-agers.

There is not enough evidence in this small sample to draw much of a conclusion about the effect of health on ability to manage well on a limited income. Five of the seven mothers in the group A families seem on the whole to have had good health. Mrs. Eskola is included, as there is no indication in the file that her stomach ulcer is a very serious handicap to her. Mrs. Naysmith and Mrs. Williams seem to have poorer health than

the other group A mothers. Perhaps Mrs. Naysmith's health may have affected her disposition; though even in the early days, before her poor health is mentioned, workers described her as discouraged and complaining. In group B there are two fathers and one mother with poor health. The children tend to stay away from school with minor illnesses more than do group A children.

Most of the people on special diets found difficulty in following them. In three of the five families reporting such difficulty, the Naysmiths, Landons, and McIntoshes, the cause of the trouble seems to be lack of sufficient income. (Although Mrs. Naysmith thought their low income was causing them to have too much bread and potatoes for her daughter's reducing diet, her week's menu indicates that she is providing a good balance of foods; but of course the menu gives no idea of the quantity of each food.) The reasons given for failure to follow diets are not always financial ones. Mrs. Williams does not seem to be making much effort to follow her diet, as she says it makes her weak. It is probable, however, that even if she did try she would have difficulty in following it on what is left of her allowance after paying the mortgage. Mrs. Eskola, one gathers, lapses from her diet now and then because she has an urge for some particular food not on the list. While her husband was still at home, Mrs. Albrecht said she could not provide the ulcer diet he was supposed to have, as food was so expensive. It is doubtful, however, how much real effort Mrs. Albrecht would have made to follow a diet.

A few prescriptions are not supplied under the medical plan, but there do not seem to have been any serious difficulties from this cause. Glasses are supplied to both adults and children when needed. Ruth McIntosh and two of the Eskola children have had glasses provided. Some things necessary to health, other than medicines, can sometimes be obtained

through Emergency health aid. For example, City Social Service obtained a mattress for the Perry family, as the two older girls were sleeping in one bed, which was not thought wise in view of the fact that Lillian had had T.B.

The school nurses who see the Albrechts and the Grahams, the two families with the worst housing conditions found in the study, were consulted as to their opinion about the effect of overcrowding on health. The nurse who sees the Graham children said their health was good. The nurse who sees the Albrechts thought that overcrowding was "worse for mental health than physical", because of the poor neighbourhoods the families are obliged to live in, and the fact that older children of both sexes have to sleep in the same room. Overcrowding does not, she thinks, have much effect on physical health, except perhaps that the younger children who have to share rooms with older brothers and sisters do not get as much sleep as they should.

The general impression is that medical care is good on the whole. The only dissatisfaction with it was expressed by Mrs. Perry, Mr. Graham, and Mrs. Eskola. Mr. Graham seems to be a complaining sort of person who would make the most of any cause of dissatisfaction there might be. Judging by what the school nurse says, Mrs. Perry does not seem very anxious to take advantage of the health care available for the children, and would probably seize on any excuse for not doing so.

There is no systematic provision for dental care. Children on public assistance can get work done either at the Health Centre for Children or at the school dental clinic, and nearly all the school-age children in these families had had some work done there at one time or another. The probability is, however, that it was not done until it had become fairly extensive and urgent. One mother was so dissatisfied with the school

dentist's treatment of her child that she preferred to take him to her own dentist and pay the <sup>bill</sup>/at five dollars a month. This, however, is just one instance, and may result from an unfortunate experience or some prejudice against the school dental clinic on the part of this particular mother. The only way in which adults can have dental work, other than extractions and dentures, is to arrange with a private dentist to pay him in small monthly instalments, and some of the mothers in these families were doing so. The file states that in September, 1952, Mrs. Hansen and Betty owed the dentist \$36 between them, and Betty was paying him \$5 a month from her earnings at the store.

In the opinion of school nurses, and from the writer's impressions gathered in this study, it does not seem that the health of children on public assistance is inferior to that of children from higher-income families; and medical care is available to them much more easily than to many children in other low-income and medium-income families.

#### Feelings about the Total Situation

When asked what was best about life on public assistance, ten out of the twelve mothers mentioned the security of having a regular income. Two said they felt more secure than they had when depending on their husbands for support, and it seemed that in these cases the children also were happier without their fathers. An entry in Mrs. Herberts' file, dated April, 1938, two months after she began to receive mothers' allowance, says, "She is full of plans for her family, and seems much happier since she has been receiving our assistance." Several mothers expressed appreciation of the medical care. Some said it was easier to manage now than when they first came on assistance, as they had become used to budgeting



on very limited means over a period of years; others said it was harder to manage now, because prices had risen faster than the allowance.

There were many answers to the question as to what was worst about public assistance, but the "common denominator" of all the answers seems to be monotony. Meals lack variety. The family must stay at home (which is usually a drab, uninteresting place) because there is no money for transportation anywhere else, or to do anything when they get there. One incident illustrating this is recorded by a social worker who visited Mrs. Smart in the summer of 1952. Soon after the worker arrived, Mrs. Smart began to cry. On being asked what was the matter, she replied that she had only 50¢ left, as she had spent the rest of her allowance on a trip to visit her children at camp. She was hoping to earn enough to keep her until the family allowance cheque came, which would not be for nearly a week. A family on public assistance, if they are to manage at all, must watch every penny. There can be few, if any, little treats. They cannot buy anything they see in a store because they think it is pretty, or even because it would be useful. It must be an absolute necessity before its purchase can be seriously considered. If they buy it anyhow, in all probability they will have to go short of food. Mrs. Naysmith told a social worker that she salted away any gifts of money she received at Christmas or birthdays, to save towards paying the taxes. What a way to spend one's Christmas presents! The general attitude of resignation to a drab existence is summed up by Mrs. Thompson's, "Well, there's nothing to look forward to, really"; and Mr. McIntosh's, "There's not much you can do about it, so you just have to make the best of it."

One gets the impression that, whether they admitted it or not, nearly all the adults, and the children old enough to understand their situation, felt a certain amount of humiliation about being on public assistance.

Some felt much more strongly about it or expressed their feelings more openly, than others. Two mothers would much have preferred to receive army pensions. Their husbands had been in the forces, but as they had not died from causes associated with war service, the widows were not entitled to pensions. One of these mothers told her social worker several years ago that she resented receiving assistance from the same source as did the wives of men in the penitentiary. There is some preference for mothers' allowance rather than social assistance, partly because the cheques are mailed instead of having to be called for at the office. The old idea that social assistance is "relief" still persists. One mother said, "I don't mind being on mothers' allowance, but I'd hate to have to go down for relief every month." In some cases, however, these mothers might actually be better off on social assistance. If their circumstances warrant it, social assistance recipients can be granted dietary extras or extra rent allowance, neither of which is available to recipients of mothers' allowance.

Not enough fathers were included in this sample to make possible any general conclusion, but there is some suggestion that women may be more willing to accept the idea of public assistance than men. It is impossible to say how much low income contributes to marital discord: but it certainly provides a "bone of contention" for parents already disposed towards quarreling. Of the four fathers, Mr. Graham and Mr. Thompson seem very dissatisfied and discouraged. They do not seem to have become any more accepting of their situation as time went on. When interviewed, Mrs. McIntosh seemed very accepting of his situation, and said he was grateful for all the help they had had. If he had to get arthritis, he was very glad to have it now and not twenty years ago, before there was such a good program of financial and medical assistance. When the family first came on social assistance, both he and Mrs. McIntosh had fairly strong feelings about

accepting "charity". Mrs. McIntosh wanted to go to work to support the family, but realized it would be impossible, as she was needed at home to look after her husband and the children. Mr. McIntosh did not want his wife to think of working, and thought that he should be earning the money. He was worried about the amount of assistance they would be receiving, and was afraid he could not build up his health on such a small amount. The reason for Mr. McIntosh coming to accept the situation more happily than did the other two may be partly that his disability is obvious to all, and nobody would ever expect him to support the family. Mr. Graham and Mr. Thompson, on the other hand, although they both look weak and pathetic, are at least on their two feet, and have no doubt met with criticism from some people because they are <sup>not</sup> working to support their families. Mr. Hansen's feelings about public assistance are unknown, as Mrs. Hansen does all the talking for the family.

In a brief study such as this, with only one or two interviews per family, and without seeing all members several times and talking fairly intimately with them, it is really impossible to form a true picture of a family's attitudes towards and feelings about the experience of living on public assistance. An attempt was made to get some idea of these attitudes and feelings, in the short time available, by means of the check-lists of descriptive phrases previously mentioned. From these lists a tabulation has been made of attitudes expressed by families, according to the length of time they have been on assistance. It is very interesting to note that families who have been on assistance for many years checked more positive attitudes and fewer negative ones than did the families who have been on for shorter periods.

Table 4. Summary of Expressed Attitudes in Relation to Period on Assistance

| Description of the experience of living on public assistance | Number of times checked by families (6 in each group) |                                     | Total |
|--|---|-------------------------------------|-------|
|  | On assistance less than seven years                   | On assistance more than seven years |       |
| <u>Positive</u>  |   |                                     |       |
| Relieved in mind   | 3   | 3                                   | 6     |
| Protected  | 1   | 4                                   | 5     |
| Not too bad  | 0   | 4                                   | 4     |
| Bearable   | 3   | 1                                   | 4     |
| "Easy to make the best of it"                                | 0   | 3                                   | 3     |
| Pleasant   | 0   | 0                                   | 0     |
| Sub-total  | 7   | 15                                  | 22    |
| <u>Negative</u>  |   |                                     |       |
| Worrying   | 6   | 2                                   | 8     |
| Monotonous   | 3   | 3                                   | 6     |
| Humiliating  | 2   | 3                                   | 5     |
| "Hard to put a cheerful face on it"                          | 2   | 1                                   | 3     |
| Annoying   | 1   | 0                                   | 1     |
| Frustrating  | 1   | 0                                   | 1     |
| Insecure   | 0   | 0                                   | 0     |
| Unbearable   | 0   | 0                                   | 0     |
| Sub-total  | 15  | 9                                   | 24    |

Examination of this table suggests that after several years families have become used to living on a limited income, and accept its restrictions more philosophically than do families with relatively recent memories of more prosperous days, although even the long-term families are by no means completely reconciled to their lot. Although they (the long-term families) have checked more positive attitudes than negative, the feelings of the short-term families are so preponderantly negative that, judging from these lists, the overall feeling of this sample of families towards public assistance seems to be slightly more negative than positive.

Attitudes towards public assistance may have some relation to ability to manage on it. As was stated in chapter III, group B families checked more positive descriptions in proportion to negative ones than did group A

families. This may indicate that group B are more accepting of life on public assistance than group A, who are perhaps a little more independent in their outlook.

### Dependence on Others

One fact which seems to stand out clearly is that no family can live on public assistance alone, or even on public assistance plus family allowance. Every one of the twelve families is receiving or has in the past received help of some sort from some source. Two earn small sums at day work, and two others have done so in the past. The file records that Mrs. Eskola used to worry about leaving the children alone while she worked, but felt she must work as otherwise she could never keep up with the bills. But not many recipients of public assistance are able to work to supplement the allowance, and in many cases it does not seem desirable that they should, as one purpose of the allowance is to permit mothers to stay at home and look after their children. If they cannot work (and even if they can, since the permissible amount of earnings is so small), they must depend on others to help them.

All the twelve families in this study are receiving clothing from friends, relatives, social agencies, or churches. Some receive gifts of food also. At least five of the families have received help of various sorts from service clubs and organizations. Mrs. Perry received help from clubs; Mrs. Landon once had her taxes paid by the R.C.A.F. benevolent fund; Mrs. Eskola had help from the Kiwanis Club and from a church; Mrs. Smart was provided with low-rent housing by the Kiwanis Club, and there is some chance that the club will do the same for Mrs. Eskola. The McIntoshes have had plumbing and decorating done by the Lions Club. They have received several loads of free wood donated by a fuel company to families recommended

by City Social Service Department. Their names were given to a sorority who wished to supply Christmas cheer to a few needy families. It should perhaps be mentioned in this connection that certain families, such as the McIntoshes, seem to be more suitable than others to be selected as recipients of the various offers of help which come from time to time from organizations, and such families consequently get more than others in the way of goods and services beyond what they could afford on their allowance. In order to be "a good family to recommend to clubs", they should have children, and there should be some obvious and generally acceptable reason why they are on public assistance. A widow with several small children, or a family with a totally incapacitated father is more likely to be recommended than a family with a father whose handicap is less obvious to the layman, such as a psychoneurosis, for example. In practice, an important requirement is all too likely to be that the family consist of cheery and outgoing people, who will be properly appreciative of the help they receive! Social agencies become used to helping people who accept what is done for them as a matter of course, or who may even be critical; but service clubs would probably not understand such an attitude, and if a family is known to be unappreciative or critical, they are not recommended to clubs.

During the interviews there was little expressed feeling about this dependence on others. Possibly the families thought that they should express only gratitude for what they got, and in the short time available for interviews did not become free enough to express their real feelings. In the files there are one or two references to unwillingness to accept help from relatives. Mrs. Eskola once remarked that she did not like to ask her brothers and sisters for anything as it made them sorry for her, and she did not like pity. It is quite understandable that considerable

resentment might be aroused among relatives who had to be constantly helping out a family on public assistance. There do not seem to be instances of this in the files of these twelve families, but of course the extent of help from relatives, and the family's feelings about it cannot be judged from files, as no doubt a great deal of help received in the form either of gifts or of actual money is never mentioned to social workers.

### Case Work with Public Assistance Families

In the interviews not much reference was made to social workers, but what was said casts some light on how clients generally regard their workers. In talking about the general experience of being on mothers' allowance, Mrs. McIntosh said, "You can't say it's humiliating, as all the visitors are so nice." Mrs. Perry remarked that her present social worker was very nice and had helped her. When asked how the worker had helped, Mrs. Perry replied, "By getting me free things from clubs." One worker commented in the Hansen file that Mrs. Hansen hoped the worker would get things for the family, and seemed to make no effort to get them for herself or to try to earn any extra money. It is evident that social workers in the public agencies are not generally regarded as case workers. There seem to be two conceptions, in the minds of clients, of the social worker's function. Some regard her as an "investigator", as in the "relief" days. Mr. Graham seemed to have something of this idea. Others regard the worker only as a means of obtaining extra help in the form of increased allowances, clothing, fuel, bedding, or anything that can possibly be obtained through the agency to help eke out the inadequate allowance. As has been remarked before, this group of twelve families is in some respects not representative, having been selected for the study on the

basis of cooperativeness with social workers. It is probable that the consideration of workers as "investigators" or as providers of material help only would be more evident in the majority of public assistance recipients than in this sample.

The caseloads of City Social Service workers now include social assistance, mothers' allowance, and those recipients of old age assistance on whose behalf social assistance is paid for some special care, such as boarding or nursing, which is made necessary by their physical condition. The average caseload per worker in three of the Vancouver City units is 105 "family units". (Some of these may be single persons. Either a single person, or a group of persons in the same family will be included in one file, have one cheque issued, and be classed as a "family unit.") Some workers may have a larger number of mothers' allowance cases than workers in other districts, where there may be more old people, or more social assistance recipients. Some cases of course require much more work than others, and it is impossible to judge how heavy the caseload is by the number of cases alone, though these do give some indication. With about twenty-two working days in the month, and a caseload often exceeding 100, the worker has none too much time to discuss clients' personal problems with them. The first visits must be particularly concerned with establishing eligibility. The intervals between visits afterwards (unless of course some difficulty comes up which requires immediate attention) are usually every six months for mothers' allowance, every three months or so for social assistance, and monthly for old age assistance recipients in boarding-homes. The larger the caseload, the more infrequent the visits will be, and the more likely there are to be priority matters that have to be attended to. There is less chance for the worker to build up a friendly relationship with, and be of the most possible help to her clients, if her



caseload is very large. (Until recently there was not so much time available for case work with families as there is now, because under the old system of old age pensions, workers did much more work with pensioners in the over-seventy age group than they do now).

Social workers in public agencies in the past have undoubtedly encountered serious difficulties in trying to do effective case work, and some of these difficulties still persist. Three can be singled out fairly clearly.

Meagreness of the Allowances . The inadequacy of the allowance often creates a general feeling of resentment on the part of the client, who is not likely to feel cordial towards any person connected with the distribution of what he considers such a miserable pittance. Nor is he likely to be receptive to any ideas expressed by that person. The fact that it is impossible to live entirely on the allowance means that the most pressing problems of most families are those connected with actual physical need, and the worker's time is largely taken up in trying to find ways to meet this. If emotional problems are caused by physical need, the way to deal with them is to take care of that need. If there are other causes, they cannot be dealt with successfully until the family's basic material needs have been met.

Regulations and Restrictions. The strict regulations regarding assets and earnings of public assistance recipients have been mentioned previously. Three years ago, Mrs. Smart was not allowed bedding through emergency health aid, as she was earning a little money and had an income above the usual mothers' allowance. Her earnings would most likely not have exceeded twenty dollars a month, if they were as much as that. There are other instance such as this, where mothers who try to "better themselves" seem to be prevented by the regulations from doing so to any significant

extent. Families who are constantly asking for things from the agency receive more attention from the worker, even if all their requests cannot be granted, than do families who try to manage without asking for extra help. It is probable that a great deal of case workers' time and effort are spent in explaining to people why they cannot have what they are asking for. It is of no small importance that certain forms of assistance available to social assistance cases are not available under mothers' allowance provisions.

Persistence of the "Investigator" Idea. The necessity of seeing that the strict eligibility requirements are met; the fact that owing to large caseloads there has been too little time, especially in the past, for discussion of any problems other than the most urgent material needs; and a certain amount of "carryover" in the public mind from the depression days, continue to make it difficult to dispel the idea that the worker is an investigator. Some workers may be more successful in this than others, and a good deal may also depend on the client.

#### Comparisons with Previous Poverty Studies

Judging from these sample families, a good many of the same effects of marginal living are indeed to be found in current public assistance families as were found in families living below the poverty line at various times in England, or in the depression days in North America. Living quarters are for the most part crowded, inconvenient and shabby. Home-owners are forced to let their places deteriorate for lack of paint and repairs. Clothing is difficult to obtain, and must often be patched and altered. Adults feel they have no "good clothes" for going out in, and children think their clothes are not as nice as their friends', or they are laughed at by other children. There are no allowances for personal

needs, household materials, newspapers, education, or recreation.

Just like the families in the depression, these families must spend a great deal of time and effort in devising little ways to save a few cents here and a few more there. They have the same difficulty in finding money for little unexpected expenses that crop up all the time. As in the depression families, recreation is restricted. Visiting friends is probably the most usual form of recreation, and some families say they do less of it than they did before coming on public assistance. Rowntree mentions the lack of bus fare among the poor in York. It seems that the same lack is found in public assistance families here, and it is a very irksome one.

In two of the families with fathers in the home, it seems that staying at home unemployed has not improved their dispositions. These fathers add to the burden of the mothers, and it almost appears as if the mothers would do better bringing up the children on their own.

Several of the emotional effects listed by Queen and Gruener were found in these families, but it is impossible to say to what extent they were brought about or accentuated by living on a marginal income. Mr. Thompson and Mr. Graham appear discouraged, and Mr. Graham has a certain amount of bitterness and resentment. Both men have a strong sense of failure. Indifference and apathy appear in Mrs. Hansen and Mrs. Albrecht. There is some indication that the McIntoshes may be becoming dependent, though perhaps this is fortunate in their case, as it is very unlikely that Mr. McIntosh will ever again be self-supporting, and they might as well learn to accept the situation of dependency.

Differences. The greatest differences between the public assistance of to-day and the "relief" of the 1930's are the regularity of the allowance, provision of medical care, and payment by cheque instead of

"scrip". Nearly all families feel a good measure of security, as they know there will be a cheque coming at the end of the month, and they know how much it will be. "At least we can eat," as some families expressed it. Because of this income, regular both in time and <sup>in</sup> amount, life is on the whole less restricted than it seems to have been in the depression. Public assistance families manage to afford a few amusements. (On the other hand, only eight out of the twelve take a daily newspaper). As there is a regular income, home-owners do not have to sell their houses as they often did in the 1930's. It usually seems to be possible to get enough clothing for the children to wear to school, and there is no appreciable amount of absenteeism from lack of clothing.

As far as can be determined from this study, the health of children on public assistance does not seem to be worse than that of children of wage-earners. The medical care they receive is better than that received by most children of low-paid workers whose incomes are just above the eligibility requirements for free care at out-patients' department, for instance.

Another difference between the present day and depression days is that now mothers receive family allowance. This is indeed a "god-send" to families on a marginal income. It helps to offset the fact that the increase in public assistance is only \$9.50 a month per dependent, regardless of age and sex. The addition made by the family allowance is from five to eight dollars a month, depending on the age of the child. It is difficult to see how these families would manage at all without it. Incidentally, the date when it is received makes it doubly useful, as it comes after the middle of the month, by which time the assistance issued at the end of last month is often running dangerously low.

### Gaps in the Present Program

Other studies have concluded that public assistance rates are far below the amount required for even a basic minimum standard of living. This study has shown that none of the twelve families concerned is actually living on the allowance without help from some other source. When such a basic necessity as clothing, which has been shown in previous studies to be so important for self-respect, has to be obtained by such hit-and-miss methods as it apparently is at present by public assistance families, and much of it has to be second-hand, it is obvious that the allowance is far too low.

The program of dental care is incomplete. In general, dental work is not done until it has become urgent. Adults cannot get dental fillings done at all. Some of them are paying their own dentists a small monthly amount, but this is a drain on their already severely limited finances, and only very good managers and those people who are most concerned about good health could or would incur this expense. It seems poor policy, both financially and from a health standpoint, to have such inadequate dental care.

Although the present study has not dealt to any great extent with case work, it appears likely that the low allowances and the regulations connected with eligibility make it difficult, and in some cases impossible, for the services of case workers, public health nurses, and nutritionists to be of any great help to families who have not enough money left after paying the rent to provide for their other physical needs.

### Possible Further Studies

In order to assess more accurately than could be done in the brief contacts for the present study, how personality affects the ability to

manage on public assistance, and the recipient's attitude towards it, and also how living on public assistance affects personality, it would be interesting to make a more detailed study of an appropriate group of families, with many interviews with all members of the family separately and together, examination of previous history of the parents before they married, and of the family since marriage and prior to coming on public assistance.

If the allowance cannot be raised specifically for clothing, (or perhaps in preparation for raising it), it seems that a more detailed study is needed of the sources from which public assistance families obtain clothing, the adequacy of the supply, and their feelings about it. Perhaps some better method of providing clothing could be found.

It might be interesting and profitable to study the condition of the teeth of a few families on public assistance for a period of years. Such a study could be based on dentists' reports of the present condition of the teeth, and on study of case histories to see what dental work has been done while the families were on assistance. A group of families not on public assistance could be studied to give a comparison.

It would be interesting to know how public assistance families in the country manage as compared with those in the cities. Is their lot made appreciably easier by the availability of land for growing vegetables and fruit? Is the housing situation easier in the country? Are there other factors which make it possible to live more comfortably on a marginal income in the country than in the city? Is there perhaps more shame connected with public assistance owing to the fact that in the country "everybody knows everybody else's business"? Or on the other hand, does an increased spirit of neighbourliness make things better for people in reduced circumstances in the country than in the more impersonal city?

## APPENDIX A

## QUESTIONNAIRE

(Except for omission of the spaces for replies, this is the questionnaire used in interviewing the families).

I. FOOD

1. Do you find some kinds of store better than others for buying food?  
What kind and why?
2. Do you find you buy the same kinds of groceries each week because of economy, or do you "shop around" a lot?
3. What foods would you buy more of if you had more money?
4. (a) What type of storage facilities have you for food?  
(b) Does lack of proper storage facilities cause spoilage of food?
5. List what you have at each meal for a week.
6. General comments regarding food.  
(At the end of each section, space was left for additional comments by the family, of impressions gathered by the writer in the course of the interview. Mention of this space is omitted in the remaining sections of the questionnaire as reproduced here).

II. CLOTHING

|  | Father | Mother | Young children | Older boys & girls |
|--|--------|--------|----------------|--------------------|
| 1. If you had \$25 a month more for a few months, what articles of clothing would you buy for: |        |        |                |                    |
| 2. What articles of clothing are hardest to get?   |        |        |                |                    |
| 3. In the past year, how has the family got clothes?   |        |        |                |                    |
| (a) Bought them new?   |        |        |                |                    |
| (b) Bought them second-hand?   |        |        |                |                    |
| (c) Gifts from relatives or friends  |        |        |                |                    |
| (d) Social agency or church  |        |        |                |                    |
| 4. Did you have a good choice in their selection, or have to take just what was available?     |        |        |                |                    |

## APPENDIX A (Continued)

5. What did you or the family object to mostly about the clothing you got?
6. (a) Do you buy clothes at bargain sales, or the cheapest available?  
(b) How do you find these clothes stand up to wear?

III. HOUSING

1. Does rent cover the following: Heat? Hot water? Furniture? How much furniture?
2. If in rented rooms, on what floor are they? Basement, ground, second, or third?
3. (a) How many rooms are there? (b) How many are bedrooms? (c) Are other rooms used for sleeping?
4. Which of the following facilities are there? Check in left-hand column. If any of them are shared, state in middle column how many persons or families share them.

|                    | Check if there<br>is one | Number of people<br>sharing | Special needs<br>or defects |
|--------------------|--------------------------|-----------------------------|-----------------------------|
| Kitchen sink       |                          |                             |                             |
| Wash-basin         |                          |                             |                             |
| Bath-tub           |                          |                             |                             |
| Flush-toilet       |                          |                             |                             |
| Shower             |                          |                             |                             |
| Laundry facilities |                          |                             |                             |

5. Is there a separate kitchen? Kitchenette? Is it well-equipped? Poorly equipped? Shared?
6. What kind of fuel do you use for cooking?
7. How is your place heated? Do you usually keep warm enough in the winter?
8. Which of the following have you: Telephone? Radio? Refrigerator?
9. Do you find the stairs a nuisance? The lighting poor?
10. Would you describe your place's general state of repair as good, fair, poor, or bad? What are the chief defects?
11. How many times have you moved since coming on assistance? Do you think these moves were for the better? For the worse? Why do you think so?

IV. NEIGHBOURHOOD

1. Are there parks or playgrounds near enough to be of use to the children? Approximate distance away?
2. If you had more money, would you move to a different district? What are the things you dislike most about your present neighbourhood?
3. What things would you like best about a neighbourhood if you could get them?



## APPENDIX A (Continued)

V. HEALTH

1. (a) Is any member of the family on a special diet prescribed by a doctor?  
 (b) Is he or she following it strictly? As much as possible? Not at all?  
 (c) What difficulties, if any, do you have in following it?
2. Do you find it difficult to get medicine or other health needs?
3. Are you satisfied with the medical attention you have had? Any comments?
4. Do you know that any member of the family needs dental treatment? Is there any prospect of getting it done?
5. If you had more money, how could some of it be used to improve the family's health?

VI. EDUCATION

1. What school supplies or other expenses connected with school do you find it hardest to provide?
2. Do you think your children will continue in school until they are sixteen or older? If not, what will make it impossible?
3. During the past year, have the children missed school often? Occasionally? Not at all?  
 If they have missed much school, was the chief reason illness? Bad weather and no suitable clothing? Other reasons?
4. Have any of them said what kind of work they want to do when they leave school? How are you planning to pay for the training, if any? What are the older children now doing? Would they have gone further in school or taken training other than what they did take, if there had been more money?

VII. RECREATION AND FREE TIME

- |   | Father | Mother | Young children | Older boys & girls |
|---|--------|--------|----------------|--------------------|
| 1. What do you do for amusement   |        |        |                |                    |
| (a) in winter?  |        |        |                |                    |
| (b) in summer   |        |        |                |                    |
| 2. What hobbies or amusements, if any, did you give up when you came on assistance? |        |        |                |                    |
3. Have you kept up your friendship with most of the people you were friendly with before you came on assistance? If the answer is "no" in many or most cases, what do you think are the reasons?

## APPENDIX A (Continued)

4. If you had more money, which of the following would you like to do?

|   | Father | Mother | Young children | Older boys and girls |
|---|--------|--------|----------------|----------------------|
| Go to more movies                                     |        |        |                |                      |
| Go away for a holiday or visit distant relatives      |        |        |                |                      |
| Redecorate your rooms                                 |        |        |                |                      |
| Buy more furniture                                    |        |        |                |                      |
| Take a daily newspaper                                |        |        |                |                      |
| Subscribe to a magazine or belong to a book club      |        |        |                |                      |
| Take lessons in music, or some other hobby or pastime |        |        |                |                      |
| Go to church or church functions                      |        |        |                |                      |
| Belong to clubs or organizations                      |        |        |                |                      |
| Entertain friends more                                |        |        |                |                      |
| Other things  |        |        |                |                      |

5. Do the children have weekly pocket money? If this is not possible, do they have occasional small amounts of money to spend as they like?

VIII. BUDGET

1. How much a month do you spend on each?

|           |       |                    |       |          |       |       |       |
|-----------|-------|--------------------|-------|----------|-------|-------|-------|
| Taxes     | _____ | Groceries          | _____ | Clothing | _____ | Other | _____ |
| Rent      | _____ | Household supplies | _____ |          |       |       |       |
| Light     | _____ |                    |       |          |       |       |       |
| Newspaper | _____ |                    |       |          |       |       |       |
| Fuel      | _____ |                    |       |          |       |       |       |
| Gas       | _____ |                    |       |          |       |       |       |
| Water     | _____ |                    |       |          |       |       |       |
| Phone     | _____ |                    |       |          |       |       |       |

2. When you get your cheque, what special plans do you make to spread it over the month?

3. What do you usually run out of before the end of the month?

4. How do you make the money stretch in the last week of the month?

IX. GENERAL IMPRESSIONS

1. Looking back over your experience while on assistance, which words best describe that experience? (There may be more than one)

|                 |                      |                                       |
|-----------------|----------------------|---------------------------------------|
| ___ pleasant    | ___ monotonous       | ___ humiliating                       |
| ___ not too bad | ___ worrying         | ___ unbearable                        |
| ___ bearable    | ___ relieved in mind | ___ easy to make the best of it       |
| ___ protected   | ___ annoying         | ___ hard to put a cheerful face on it |
| ___ insecure    | ___ frustrating      |                                       |

## APPENDIX A (Continued)

Any other descriptions you would like to add?

2. Can you remember any occasions when you thought you were treated differently by neighbours or by people with whom you dealt in business, from the way you would have been treated if you had not been on assistance?
- 3.(a) What do you think is the worst thing about being on assistance?  
(b) What is the best thing about it?
4. Is it easier or harder to manage on the allowance now than it was when you first started to receive it? Why?

## PERSONS IN THE HOME RECEIVING ASSISTANCE

| Sex | Age (if under 21) | School grade or<br>occupation |
|-----|-------------------|-------------------------------|
|-----|-------------------|-------------------------------|

## PERSONS IN THE HOME NOT RECEIVING ASSISTANCE

| Sex | Age (if under 21) | School grade or<br>occupation | Relationship to<br>head of household |
|-----|-------------------|-------------------------------|--------------------------------------|
|-----|-------------------|-------------------------------|--------------------------------------|

REASON FAMILY IS RECEIVING ASSISTANCE:

FAMILY HAS RECEIVED ASSISTANCE SINCE WHAT DATE?

## APPENDIX B

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