

LESS ELIGIBILITY AND MODERN WELFARE PRINCIPLES

by

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CONTENTS

Preface

Page

Chapter 1

Less Eligibility in Welfare Administration..... 1

Chapter 2

Standard Budgets. 17

Chapter 3

Wage Incomes..... 29

Chapter 1V

Social Assistance in Practice..... 55

Chapter V

The Administration of the Social Assistance Program in
Vancouver..... 88

Chapter VI

Welfare as Adequate Maintenance..... 105

Footnote References..... 124

Bibliography..... 127

THESIS ABSTRACT

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AND
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**BY
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Less Eligibility
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Modern Welfare Principles

This Thesis is a study that grew out of an interest in the development and the operation of the social assistance program in Vancouver. The aspect to which particular attention has been directed is the manner in which standards were established in the original services and the directions in which these services have been extended. Since in older welfare programs there lurked the principle of less eligibility the present study has tried to assess what influence this principle may have had in regulating the standards of services in the Vancouver social assistance program. Standards of assistance based on the principle of less eligibility are compared with modern standards based on the standard budget.

The early beginnings of welfare services in England were carried out by the local private agencies. However, in 1531, the government first passed legislation with regard to welfare and in a number of succeeding statutes developed a body of Poor Law that was finally consolidated in 1601. The whole spirit of these early laws was that local communities should be responsible for local cases of need. In general, the laws were harsh to the point of cruelty.

In the years following 1601 a prolonged attempt was made to enforce the poor Laws but the actual practices of administration were never able to keep up with the changes that grew from economic progress and modifications in social outlook. Finally, by 1832, so much confusion had developed in

regard to welfare administration and costs had become relatively so great that a vigorous demand arose for greater efficiency in giving relief. In this year a Royal Commission was set up to study the Poor Laws and in its report of 1834 recommended a far more consistent adherence to the deterrent features of the Poor Law and, especially, the application of the principle of less eligibility. It was hoped that if the condition of those who were to receive public assistance was made sufficiently less agreeable than that of ordinary wage earners it would act to reduce the numbers who might wish to apply for assistance.

This new phase in the administration of public assistance at first seemed to have some measurable success. It was further assisted by an organization movement carried out among the private charities to eliminate faults that had arisen from inefficiency and from overlapping in their services. However, the early promise of this period was soon overwhelmed by a new return of the burden of relief and criticism for the harsh measures which were being applied. The response of the government was to set up, in 1905, another Royal Commission to look into the operation of the Poor Laws.

By this time political power had shifted to new classes of the people and in the development of broader and more liberal social thinking there was beginning to be expressed a demand for the complete abolition of the Poor Laws.

Although, in the report of 1905, the Poor Laws were not completely abolished nevertheless, their deterrent features were given up and the recommendation was made that administrative areas for the welfare services should be greatly enlarged. Even while these improvements were being brought out the legislature was dealing with legislation that introduced the social insurances. It was this type of social provision for need that finally brought to an end the Poor Laws.

Although the movement towards a complete social security plan was interrupted by the war of 1914-1918 nevertheless, in the period of unemployment immediately following the war the deterrent principles of welfare administration actually were abolished and a great variety of welfare services were being built up gradually. These were found to be of considerable importance during the depression of 1929-1939 but this new period of strain illustrated even more forcibly the need for a comprehensive welfare program and by 1941 the national government had put forward some such a plan. However, the general population was still not satisfied with this development of security measures and in 1942 the government presented a report which had been prepared by Sir William Beveridge. This plan envisaged a complete social security coverage to provide comprehensive and adequate assistance measures to all instances of need from cradle to grave.

Welfare development in Canada is related to the English Poor Laws and here also the original basis of public assistance was local responsibility for local need. The B. N. A. Act had placed the responsibility for the social services on the provincial governments and they in turn had delegated these duties to the municipal authorities.

In early days welfare burdens had been very light but as industrialism developed and cities were built up typical welfare needs began to make their appearance. For a long time the incidence of these needs was not sufficient to engage general public attention and great consternation was felt when the depression of 1929-1939 showed the enormous area of insecurity. As the municipal governments soon became completely unable to manage the problem both the provincial and the federal governments soon had to come to their aid. The first measure of a scientific attack on the whole problem of welfare need was made in a report presented by a Royal Commission on Dominion-Provincial Relations, in 1938. The recommendations of this Commission were

not able immediately to be worked out and the war of 1939-1945 came before a more acceptable approach could be made.

As the war showed signs of coming to an end government attention was again directed towards welfare needs especially in relation to the problems which it was expected would be evident in the period of readjustment to normal peace-time life. In a report on Social Security for Canada, commonly called the Marsh Report, an outline was given of the provisions which would be required to meet the most important areas of need. This report, along with certain studies in regard to a national health plan was used as a basis of discussion in a Dominion-Provincial conference held in 1945 to arrive at some concerted program to meet the problems of the immediate post-war period, and the developing welfare needs of the future.

Although this conference lacked the unanimity actually to bring forth the plan it nevertheless called attention to some of the problems that would have to be worked out. In the meantime the federal government has enacted legislation to put into operation national programs of unemployment insurance, old age pensions and family allowances. There is good hope that further development will soon be made and in these steps towards comprehensive social security the municipal welfare services have an important place.

However, whether or not we have yet come to the point of being able to deal adequately with our welfare needs, as a first step in viewing the whole problem of social security it is important to deal with the Standard Budget. A definition of the Standard Budget refers to the goods and services required for the maintenance of health and a socially accepted standard of living. Such a definition may be further classified as: "liberal,"

"adequate moderate", "adequate minimum" and "restricted emergency". These terms refer to different levels of the standard of living and the Standard of Living may be defined in terms of the plain on which life is maintained.

To establish the cost of a standard of living or to establish the standard budget, present scientific procedure is to first set up a standard for each division of the family budget and from this point the cost of the attainment of that standard in any particular locality can be estimated. The procedure for estimating the standard budget is to make a survey of the things which people normally use and a survey also of the cost of those things in local stores. In some divisions of the budget certain techniques of physical and chemical measurement may also be used. The usual divisions in a standard budget are: Shelter, Nutrition, Clothing, Home Operation, Advancement and Recreation, Health Services and Insurance and Savings. The application of common sense as well as the scientific procedures just mentioned must be used in arriving at reasonable adequacy and reasonable costs in each of these divisions.

In the present study the cost of a standard of living in Vancouver is estimated from tables-of-costs maintained by the Family Welfare Bureau of Vancouver. These tables do not include estimates of costs for shelter, heating and lighting so that in estimating a standard budget the actual additional amounts for these items must be added.

In the welfare program in the city of Vancouver the rates of cash allowance for social assistance may be thought of as based roughly on a standard budget. The table used is made up from a scale established by the provincial government in 1933 and estimated to meet minimum needs of food, shelter, fuel and light. Clothing is available from a central depot in lieu of a deduction of 6% from the original budget amount.

When a comparison is made between a budget based on the Family Welfare

Bureau tables and the rates of cash allowance under Vancouver social assistance considerable difference is noted. In the case of a family made up of mother and three children aged one year, three years and five years by the social assistance tables they would receive a cash allowance of \$51.70 per month and clothing. The recommended amount by the Family Welfare Bureau tables and including clothing would be approximately \$80.00 per month plus the cost of shelter and fuel. As a reasonable amount to allow in Vancouver for the last two items would be \$30.00 per month the comparison between the Vancouver social assistance cash allowance and the Family Welfare Bureau rates in this case would be approximately as \$55.00 is to \$110.00 per month.

When a budget for a single person under the social assistance rates is compared with a budget for a single person based on the Family Welfare Bureau tables a similar relationship indicates an amount of \$27.50 per month as against an amount of approximately \$50.00 per month. The disparity in these two cases can be interpreted by explaining that whereas a budget based on the Family Welfare Bureau tables probably allows a "minimum adequate" standard, the budget based on the social assistance rates allows only a "minimum subsistence" standard. This is so because social assistance rates have grown out of relief rates which in general over the whole of Canada were based on the lowest standards or no standards at all.

When we have in mind the principle of less eligibility it occurs to us that if social assistance rates are below a "minimum adequate" budget the basis on which they were set may have been at an amount below the incomes of the lowest paid wage earners. To follow up this possibility a study must be made of incomes.

The principle of less eligibility has been justified in two arguments. It has been intimated that if a person comes to be in need it is because he is morally inferior and should be given assistance at a standard below the wages of the lowest-paid wage earners. It has also been held that higher rates of assistance would be a temptation to idleness.

These arguments may be met by pointing out that need may result from unemployment, accident or illness, not brought on by any fault of the individual who experiences these. Even the size of the wage earner's family itself, may be the only cause of need. It is the experience of welfare agencies that most people do try to maintain their economic independence often even at the expense of living under considerable hardship. The individual in need, therefore, should not be penalized by an inadequate assistance allowance for this defeats its own end by making rehabilitation impossible.

Although it may be thought that assistance rates in Vancouver are based on the principle of less eligibility this is not actually so. Standards of assistance grew from relief rates of depression days and these commonly were based on no standard.

On the supposition that in Vancouver rates of social assistance might be below the lowest wage incomes a study was made to determine whether, in Vancouver, some wage incomes might be below a "minimum adequate budget". The lowest wage incomes will be thought of as the wage incomes of unskilled workers. These would be, for the year 1942, approximately within the range of from \$600.00 to \$800.00 per year.

The minimum amount of income which reasonably might be considered sufficient at this time to maintain a single person at a "minimum adequate" standard of living may be taken as the range of Minimum Wages, approximately between \$625.00 to \$840.00 per year.

Although in defining less eligibility wage rates have been compared with social assistance rates, at this time a comparison is made between wage rates and income rates in British Columbia in 1942, and a standard budget. As the wage rates in the tables used refer only to adult male workers no separation can be made between the earnings of single persons and heads of families. However, making a computation on the basis of a fifty-week year these yearly incomes range from \$791.00 to \$2016.00. At this time in Vancouver the amount necessary to maintain the average family at a desirable living minimum standard may be taken to be \$1500.00 while for a single person the amount may be taken as \$500.00. In comparison with these, rates of social assistance would be \$750.00 per year for the average family and \$330.00 per year for the single person.

When a comparison is made of groups receiving different wage rates it is found that there were 31.27%, or almost one-third receiving incomes below the amount of \$1500.00 per year. For those who were married men with average families and living in Vancouver, this would represent less than a "minimum adequate budget". Among the single persons there were 8.78% with yearly wage incomes below \$500.00, and for those who lived in Vancouver this would represent less than a "minimum adequate budget".

More significant tables are available, also, which separate married men income recipients from women and single men in British Columbia for 1942. These tables show that there were 39.3%, or almost 40% of married men with a yearly income below \$1500.00 per year. Of those who lived in Vancouver and who had families of average size their standard of living would be less than an "adequate minimum". There were also among the women and single men 33.7% or over one-third, with incomes below \$500.00 per year, and for those who lived in Vancouver this would represent less than a "minimum adequate" standard of living.

Although restricted incomes among single persons do cause hardships these seem to be most commonly thought of in reference to family groups. Because wage incomes are not paid on the basis of the number of dependents which a married man may have, and because earnings of children in general do not amount to much, it is evident that some type of income should be available to supplement wage earnings. The logical provision to meet this problem is a programme of family allowances. It must be kept in mind, however, that if family allowances are to be given they should really be adequate to meet the needs of the individuals for which the payments are made.

When people must live on inadequate incomes serious consequences may result. If insufficient money is spent on food health deficiencies are certain to become apparent. Insufficient amounts available for shelter may force the family to live in crowded quarters or in slums. These conditions also may contribute to health hazards and in addition may affect the happiness of family life and restrict the development of personalities. Insufficient amounts spent on clothing and on personal advancement may have some of the same consequences. It need hardly be stressed that when family income is not sufficient to meet health needs and services this can also lead to permanent handicap.

From the study of incomes in British Columbia in 1942 it is evident that there were a considerable number, both of single persons and family groups, whose incomes were not sufficient to maintain a "minimum adequate" standard of living. In addition, it is evident that the rates of cash allowance of the social assistance programme in Vancouver are not adequate and therefore do not meet the criteria of a modern welfare programme.

To secure further information on the operation of the social assistance programme in Vancouver a study was made of the social assistance rolls and a sample of one hundred cases was selected for analysis. This was made up of eighty-two family groups and eighteen single persons. It was noticed that in fifty-one family groups containing children there were one hundred and thirty children. In these family groups with children forty-one had mothers only, five being unmarried. The fathers missing were accounted for by twenty-four being separated or divorced, seven were dead, four were in hospital and one in jail.

The social assistance cash allowance roughly is supposed to meet a budget covering food, clothing, shelter, fuel and light. However, in addition to these items other services are provided. These include medical and hospital care and related services. Another rather costly provision is the payment of rental and tax subsidies so that indigent people may have reasonably adequate housing. Other assistance is also given to purchase household furnishings and comforts for the ill and the aged.

Because of the provision of all the supplemental services the Vancouver social assistance programme tends to conflict with the principle of less eligibility. In fact, a family taking advantage of a large part of the services available under social assistance may certainly enjoy a higher standard of living than the comparable family of a man among the low wage earning group. However, in spite of all the services provided, there is evidence that some families on social assistance do suffer from an inadequate income.

For special attention, two of the families on social assistance were studied in some detail. The first case was that of Mr. D. who was a married man with three children. Because his health was poor he was able to work only intermittently and for this reason a variety of services

were required. In addition to grants of cash allowance the D. family received rather extensive health services as well as the usual supplies of clothing. Through private agencies Mrs. D. and the children were able to attend summer camp.

It seems evident that if the D. family had not had the support of the social assistance program this family would have broken up. The children would have required placement in foster or adoption homes or perhaps even in institutions. No matter how good the placement no other influence is so necessary for the proper development of the child as a reasonably satisfactory own home and in this case the D. family home has been held together. However, in spite of the number of services which have been provided and which probably violate the principle of less eligibility it still seems likely that the D. family do not enjoy an "adequate minimum" standard of living.

A second case given special attention was that of the B. family. Mrs. B. has been deserted by her husband and is left with the care of four young children. Her own health is so poor that she finds it difficult to carry her household duties.

When her husband deserted Mrs. B.'s mother came to live with her and tried to support the family by taking employment. However, even with this income and living in their own home this family could not maintain itself and had to apply for assistance.

Mrs. B. was very cooperative and assisted the welfare agencies in correcting health defects in the children. She also submitted to medical attention to correct varicose veins and this treatment restored her own ability to do her own housework without handicap. The children were kept in regular attendance at school and made good progress while the general

atmosphere of the home remained very wholesome considering the absence of the father.

To make the family income go as far as possible Mrs. B. and her family maintained a good garden and collected sufficient fuel to do them through the summer months. By paying the taxes in installments Mrs. B. made it unnecessary for a tax subsidy to be given. However, even with the good management which Mrs. B. gave it is unlikely that this family was able to maintain on social assistance a "minimum adequate" standard of living.

From the analysis in this chapter of the 100 cases on social assistance it is evident that there are, excepting general unemployment and the size of the family, many reasons why people come to be in need. These include old age, ill health, physical and mental disabilities and broken families. To meet the needs that are felt there must first be provided food, clothing, shelter, fuel and light. However, when people are in need for any length of time many other services are also required among which are included various health services, home-making services and services related to personal development.

Although in Vancouver the services provided under the social assistance plan do not meet all these needs they are supplemented by services provided by the Provincial Government and various private agencies. Taken altogether the total program available to those on assistance seems to be at a standard higher than less eligibility and is moving towards modern standards of adequacy.

To secure a clearer understanding of the administration of social assistance in Vancouver a study has been made of its development. A social assistance department was established in 1914 but the problem of indigency

was not important until the Depression beginning in 1929. For the first year the municipality had to carry the whole burden but by the Federal Unemployment and Relief Act of 1930 the two senior governments came to the assistance of the municipalities. However, this assistance extended only to the employable unemployed and did not cover the unemployable unemployed.

For some time there was little coordination between the different levels of government in dispensing assistance but in 1934 there was set up in Victoria a provincial Unemployment Relief Branch. Its duties were to coordinate "relief" policy throughout the Province and to scrutinize the municipal expenditures of which the Provincial Government was expected to pay a share.

In the administration of social assistance in Vancouver at first groceries only were given and were handed out at the "relief" office. Later "script" was given for the purchase of a number of items of the family budget. Finally, in 1936, a cheque was given to be cashed by the recipient and spent on his own initiative. However, it was not until 1944 that the amount necessary for the payment of rent also was included in this cheque. The previous policy had been to make a rent payment directly to the landlord.

The participation of the Provincial Government in assisting to meet the relief payments depended on the municipality adhering to a schedule of rates approved by the Provincial Government. This schedule, roughly, was based on a standard budget although probably only a "subsistence" standard. However, all items of need were not covered and it soon became evident that supplementary assistance would have to be given. Thus, there grew up subsidies to assist in the payment of rent and taxes, and medical services both supervisory and treatment. For special cases of ill-health house-keeping services, nursing services and institutional services became

available and, a cash allowance, especially for tuberculosis cases and expectant mothers.

Those in receipt of social assistance need not be completely destitute and are allowed an income of \$5.00 per month for one person or \$10.00 per month for two persons or one person and one dependent. For each additional dependent an exemption of \$2.50 is allowed until the total income of the family has reached an amount of \$20.00 per month. A minor in the home earning as much as \$10.00 per month is not considered a dependent and an older child living at home and earning is not allowed to retain more than \$30.00 per month for his own use or, if his income is more than \$40.00 per month, one-half of his income is considered available for the family.

Although British Columbia never had a Poor Law it is evident that the social assistance program in Vancouver does stem from English welfare history. However, during the past fifteen years, due partly to improvements in Provincial welfare administration, and from 1938, to Provincial assistance in supporting the unemployable indigents, there has been noticeable improvement in the Vancouver social assistance program.

An important development in welfare matters in the Province was the passing of the Social Assistance Act in 1945. This is an instrument by which the Provincial Government is empowered to supervise municipal welfare programs and assist in maintaining adequate personnel standards. By this Act standards of assistance are to be maintained in relation to rates established on the basis of a standard budget. This is a very important step forward.

Even though we may be encouraged by the improvements that have been made there are still in the Vancouver social assistance program deterrent factors and inadequate standards that long ago should have been abandoned. It may be that when we have more comprehensive Federal and Provincial

welfare programs which would relieve the municipalities of certain welfare services their remaining services would be administered at more satisfactory standards. However, taking into account the present development of the social assistance program in Vancouver it becomes evident that as the old Poor Law philosophy is abandoned standards of social assistance improve beyond a comparison with the principle of less eligibility and approach levels of adequacy.

The objective of standards of adequacy in the modern welfare program are aimed to ensure full and healthful living for all citizens within their capacity to participate. In the development of welfare in England this objective was finally clarified in the report presented in 1942 by Sir William Beveridge. The particular groups for which it was considered assistance might be necessary were listed as employees, others gainfully employed, housewives, others of working age, below working age and retired above working age. In general the needs may be grouped under health needs, family needs and those which may be met by the social insurances.

Health services should be comprehensive and should include both preventive and corrective facilities. The most important factor in preventing need is maintaining employment and this may be assisted by proper education of the people, training and vocational guidance and a national employment service to relate unemployed persons and jobs with the least possible delay. For those who are unavoidably out of employment and who can qualify for it unemployment insurance would meet their needs.

Some groups require other protective provisions and these would include assistance for those injured in industry and maternity benefits to allow

women to take adequate time off from employment. In addition there should be death benefits for this inescapable expense, social assistance to meet a variety of needs not covered by social insurance and voluntary insurance to allow individuals to provide more adequately for themselves on their own initiative.

Because wage incomes are not paid on the basis of the number of dependents which the wage earner has some income must be available adjusted to the needs of different sizes of families. In a modern welfare program such an income is provided by Family Allowances.

One special group where needs lack uniformity is the aged. Although age is the greatest reason for dependency not all people become dependent at the same age either because of differences in physical vigor or because some have been able better to provide for themselves. To meet the needs that do arise some form of old age insurance is suitable but provision should be made to increase the benefits to those who put off applying for assistance until a later age.

Although a welfare program is based on the principle of applying community resources to meet cases of individual need it must nevertheless respect personal values and the techniques of administration should encourage the individual with opportunities to help himself. This service may be ensured through a proper selection of personnel including the use of trained social workers.

Compared with a comprehensive and adequate modern social security program Vancouver's social assistance is restricted in the standards of cash payments and in the services provided. In addition it does not apply to any people except the unemployable indigent. The total program could be improved by a national health plan and a national housing plan that would

remove some of the burdens now carried by the Vancouver program. Even as it is, however, the Vancouver social assistance program has grown much beyond the bounds of less eligibility and does approach the standards of comprehensiveness and adequacy required by modern welfare standards.

Preface

This Thesis is a study that grew out of an interest in the development and the operation of the social assistance program in Vancouver. The aspect to which particular attention has been directed is the manner in which standards were established in the original services and the directions in which these services have been extended. Since in older welfare programs there lurked the principle of less eligibility the present study has tried to assess what influence this principle may have had in regulating the standards of services in the Vancouver social assistance program. Standards of assistance based on the principle of less eligibility are compared with modern standards based on the standard budget.

Because the principle of less eligibility refers to standards of assistance established below the lowest of wage incomes this study includes an examination of wage incomes in British Columbia for 1942. A comparison is made between the lowest of these wage incomes and a standard budget sufficient to maintain a "minimum adequate" standard of living.

To secure pertinent information concerning the operation of the social assistance program in Vancouver a survey was made of the cases on social assistance and one hundred cases were selected as a sample. Of these cases two were given detailed study. For information on the development of administrative procedures in the social assistance program original sources were consulted. Finally, some conclusions are drawn to illustrate that the principle of less eligibility does not allow for the development of a social assistance program to meet needs now generally acknowledged as reasonable. To bring the picture into perspective an outline is given of the major services commonly considered essential in a comprehensive, modern social

security program and the possible relationship of the Vancouver social assistance program to a national plan is indicated.

As part of the material used in writing this Thesis has been secured from original sources the writer feels that he has something to contribute especially in indicating that in the development of the welfare program in Vancouver the principle of less eligibility has been found to be entirely too rigid on which to base standards of assistance. In the individual case needs vary in number and intensity. They must be met by adequate and particular services applied to the individual case and not by inadequate services applied generally.

The writer is indebted for assistance given by The Metropolitan Health Committee of Vancouver, The Family Welfare Bureau and by officials of the Provincial Department of Health and Welfare. He is indebted also for the use of records made available through the courtesy of officials of the Vancouver Social Assistance Department and is indebted especially to members of the faculty of the School of Social Work at the University of British Columbia.

CHAPTER I

LESS ELIGIBILITY IN WELFARE ADMINISTRATION

1. Welfare Development in England.

- (a) The development of the Poor Laws to the Consolidation of 1601.
- (b) The restriction of Welfare Administration to local areas.
- (c) The development of industrialism and the increasing costs of welfare services.
- (d) Attempts to reduce the costs by harsher application of the Poor Laws.
- (e) A study of the Poor Laws by the Commission of 1834.
- (f) A consolidation of the principles of deterrance and less eligibility.
- (g) The organization of private charity.
- (h) The Reform Movement and the attempt of 1905 to break up the Poor Laws.
- (i) The liberalization of social thinking and the introduction of social insurance.
- (j) The development of welfare from 1905 to 1942.
- (k) The Beveridge Report.
- (l) A program of social security both comprehensive and adequate.
- (m) An end to the Poor Laws.

2. Welfare Development in Canada.

- (a) The English Poor Laws as the background for Canadian welfare development.
- (b) The original basis of municipal responsibility.
- (c) The problem of unemployment during the Depression.

(d) The Provincial and Federal Governments to the rescue of the municipalities.

(e) Social security planning for Canada

(i) The Rowell-Sirois studies and the place of the Federal Government in welfare planning.

(ii) The "Marsh Report" as an outline of a comprehensive social security system for Canada.

(iii) The Dominion-Provincial Conference of 1945

(a) National problems of the post-war period.

(b) Proposals for a national welfare program.

CHAPTER I

THE PRINCIPLE OF LESS ELIGIBILITY IN WELFARE ADMINISTRATION

Although man's concern with the misfortunes of his species has a history that extends over the whole period of recorded time welfare history in North America is related immediately to the history of the Poor Law in England. There, after a long experience with the vicissitudes of private charity and in consequence of an increase in the number of indigents, the national government, in 1531, finally took a part in the provision of welfare. In this year Henry VIII passed an act authorizing poor people to beg and five years later another act was passed to provide that local parishes should make collections for the support of local poor. Beggars fit to work but who would not do so were to be punished and the children of the poor were to be apprenticed.

This development of national responsibility for the support of the needy continued, reaching a milestone in 1601 with an act consolidating all previous legislation. As, to this time, punitive measures had proved of no avail and as it was coming to be acknowledged that poverty could be abolished "only by the application of public resources to individual need"¹ there now were appointed municipal officers called overseers of the poor who were to be responsible for collecting taxes locally and distributing the collections to local needy. Those found to be unemployable were to be given direct aid, the employable were to be put to work and children of the poor were to be apprenticed.

Although at this time the principle of local assistance for local poor was thus contemplated an attempt to secure still closer

adherence to the principle was made in 1662 when an act was passed to restrict the movement of people from one parish to another. The measure actually may have done something to keep local poor in their own parishes but, as would be imagined, it tended to restrict the free movement of legitimate laborers. Subsequently the most unfortunate consequence of this act was the opening it gave for interminable and costly litigations between parishes to determine responsibility for the support of individual indigents. This unfortunate heritage still persists, causing unnecessary unhappiness and adding to the expense of even the most modern welfare program.

At the time of the consolidation of the Poor Laws in 1601 England was still largely an agricultural country but with the development of industrialism the Poor Law Legislation became progressively more unsuited to the needs of the times. Due to the increase in wealth from industrial expansion population grew rapidly and in periods of depression the number of industrial workers in need of assistance became very great. The cost of this, added to the cost of the increasing number of other government services, which still were borne largely by the land tax, put an intolerable burden on the farming population and ensured the most determined opposition of the landowners to any but the most meagre allowances for the support of the poor.

To minimize this burden, during the latter part of the 17th century and for most of the 18th, attempts were made to reduce the number on relief by keeping the poor employed either in regular employment or in workhouses while their children, so that they could take up employment at the earliest possible age, were given training in trades or industries. However, as there were many practical objections to the employment of

indigents in workhouses, in the latter part of the 18th century measures were taken to encourage employers to do more to absorb the unemployed in regular employment. As a further incentive, able-bodied poor who would not accept regular employment were to be required, as a condition of receiving assistance, to enter the workhouse and the same fate lay open to their families.

Following an exposure of some of the evils of the workhouse an act was passed in 1782, known as the Gilbert Act, which designated workhouses solely as a work test for employable indigents and recommended that several parishes combine to maintain one large workhouse. Unemployables were to be kept in the less rigorous poorhouses. However, due to war with France, depressions and the social upheavals of the times, the number of indigents increased so rapidly that all provisions for their support were completely inadequate and poorhouses and workhouses alike became crowded with all classes and conditions of the poor.

A most progressive step was taken in 1795 in a Poor Law amendment allowing assistance to be given to people in their own homes. This measure could have done much to ameliorate the barbarous conditions prevailing in the poorhouses but unfortunately in the same year the infamous Speenhamland Act was passed which effectively defeated the purpose of the amendment. By this Act, outdoor relief tended to become only one or another form of wage supplement and by taking the bottom out of wage rates disastrously affected the whole working population.

In the following 25 years the administration of poor relief became so irregular and received so much criticism that in 1832 the government set up a Royal Commission for inquiring into the Administration and Practical Operation of the Poor Laws. The final Report of the Study was presented in

1834 and, in the same year, a new Statute was passed revising the administration of the Poor Law. Up to this time, although welfare provisions were certainly severely limited, welfare administration itself had been handicapped more by the small size of the units of administration and by the lack of adequate personnel than by a mistaken policy for a trend actually had developed in a direction away from the workhouse system and towards more adequate support on outdoor relief. Unfortunately, this trend was now reversed and the system of workhouses was extended.

The main assignment of the Commission set up in 1832 was to reduce the cost of Poor Relief. This could be done, it was thought, simply by a more consistent adherence to the requirements of Poor Law administration that had grown up since 1601. In this spirit the report of 1834 struck at what were supposed to be the roots of the problem and pretty well established, for the following 75 years, policy in the administration of public assistance. The interpretation of the Commission is expressed in the following statement:

"It may be assumed, that in the administration of relief, the public is warranted in imposing such conditions on the individual relieved, as are conducive to the benefit either of the individual himself, or of the country at large, at whose expense he is to be relieved.

"The first and most essential of all conditions, a principle which we find universally admitted, even by those whose practice is at variance with it, is, that his situation on the whole shall not be made really or apparently so eligible (italic's writer's) as the situation of the independent laborer of the lowest class.

"Throughout the evidence it is shown, that in proportion as the condition of any pauper class is elevated above the condition of the independent laborer, the condition of the independent class is depressed; their industry is impaired, their employment becomes unsteady, and its remuneration in wages is diminished. Such persons, therefore, are under the strongest inducement to quit the less eligible class of laborers and enter the more eligible class of paupers. The converse is the effect when the pauper class is placed in its proper place below the

condition of the independent laborer. Every penny bestowed, that tends to render the condition of the pauper more eligible than that of the independent laborer is a bounty on indolence and vice".².

Although the "evidence" referred to by the commissioners may well be said to lack objectivity, nevertheless, it must be admitted that their findings did receive general acceptance at that time and, indeed, have influenced welfare policy ever since. Given the designation, less eligibility, their interpretation of desirable welfare policy has been maintained, until a comparatively recent date, in both England and North America. Some evidence remains that this principle, though repugnant to the best of recent welfare thinking, still influences the administration of social welfare in Canada.

On the presumption that the principle of less eligibility might be an influence in the administration of social welfare in Vancouver the present study sets out to evaluate, from a survey of the operation of the social assistance program in Vancouver, the suitability of applying the principle of less eligibility on which to base standards of assistance provisions. The study also attempts to call attention to the standards and to the services which now actually do come to be felt as necessary in a developing welfare program.

The organization of poor relief set up in 1834 from the first was condemned by some but otherwise had the support of a rather influential group who believed that the government should take only the smallest possible part in social welfare leaving the bulk of assistance measures to the agencies of private charity. Shortly after this, in 1869, the private charities, for greater efficiency in operation and especially to eliminate some of the faults of un-coordinated giving, formed a coordinating body called the Charity Organization Society. However, in spite of these

expedients it was becoming increasingly apparent that private charity was not at all able to meet the increasing needs of the poor and although the new Poor Law Board had some initial success, due perhaps to superior personnel and the larger size of the area of administration, even this organization was not able to meet the problem. From all sides antagonism grew so strong that in 1905, for the purpose of further study and in the hope of finding a more adequate solution, there was set up a Royal Commission on the Poor Laws and Relief of Distress.

In outlook, the new commission represented two widely different points of view. As a majority group on the commission were those who believed that private charity could meet the needs of the indigent, that the old poor laws should be applied more consistently and that the government should participate as little as possible in giving assistance. On the other hand the minority group, representing the vigorously developing Labor and Reform parties, championed the principle that the poor laws should be abandoned altogether and that a humane approach should be made to an adequate social security system. The recommendations of the commission were made in two Reports, one representing the opinion of the majority group and one representing that of the minority group.

Although the majority Report was at that time officially of most importance it is quite evident that even it was significantly influenced by the point of view of the minority group. This is illustrated by the change in outlook toward the poor as seen in the complete rejection of the deterrent features of the Poor Law and the recommendation that the county rather than the parish should be the administrative area, with some welfare functions under the supervision of the national government. There was also recognized the necessity of competent personnel in the welfare

services. Finally, a new principle in welfare, that of "prevention and social provision",³ was introduced which pointed the way to such services as labor exchanges and social insurances and to legislation for the control of child labor and the length of the working day.

Even while the Commission was deliberating, several pieces of liberal social legislation were being brought forward. Among the most important of these was an Act of 1908, to provide old age pensions and an Act of 1911, to set up social insurance provision against sickness and unemployment. In 1925 social insurance was extended to cover the eventualities of old age and death. It was the insurance provisions that were the most significant steps in breaking up the poor law for "social insurance ... obviates altogether the need for a means test in every specific case" ⁴ and establishes a right as the condition of eligibility for assistance.

Although some aspects of the new philosophy of welfare were introduced in the early years of the twentieth century many of the practices of the poor law actually continued into the war period of 1914-1918. However, when during the period of greater unemployment following the war the insurance funds were exhausted and social assistance became necessary there was so much agitation against this form of aid being granted according to old Poor Law principles that by 1928 all the objectionable qualities had been abandoned. Under a new act setting up larger administrative units and abolishing settlement restrictions the unemployed were given outdoor assistance without having to submit to the previous harsh conditions of eligibility, and institutional relief was put aside altogether.

In spite of these changes it was still not possible to meet the

demands of the times and in 1935 a more comprehensive system of national unemployment assistance was established which, after several later modifications, became, by 1941, part of a fairly complete welfare program including among its provisions social insurance, national assistance and local public assistance with the greatest emphasis placed on social insurance. However, the unfortunate experiences of the depression had created a very strong demand for a much more comprehensive welfare program and in 1941 Parliament agreed that a survey be made to determine what further was required. The responsibility for preparing an exhaustive report on a plan of social security was then placed on Sir William Beveridge. His report, presented to the House of Commons in 1942, stated the opinion that a revolutionary approach to the goal of social security was essential.

In the Report it was observed that although "Want" was the social problem most conspicuously mentioned there were four other conditions to be attacked, i.e., "Disease", "Ignorance", "Squalor" and "Idleness". While it was believed that the latter should be met by comprehensive programs in health, education and housing, the problem of "Want" could be met only by a "double redistribution of income, through social insurance and by family needs".⁵

In general, the Beveridge Report distinguished three particular aspects of a social security program. In the first place there must be adequate provision for the support of children through children's allowances. In the second place there must be a comprehensive health program aimed particularly at the prevention of disease and the rehabilitation of those who are ill. The third assumption is that mass unemployment must be avoided if social security is to be achieved. To meet the

most common problems the basic provision should be "a scheme of social insurance against interruption and destruction of earning power and for special expenditure arising at birth, marriage and death".⁶ The needs not covered by the insurance system should be met by a national assistance program and for those who wish to provide for themselves more adequately a voluntary insurance scheme should be available.

In enlarging upon the insurance program the report recommends that benefits paid should be "adequate to all normal needs".⁷ It is this principle of Adequacy which is the main theme of the Beveridge Report and which most significantly distinguishes modern welfare administration from the administration of welfare under the Poor Laws. Under the Poor Law and adhering to the principle of less eligibility rates of relief were set at an amount below what a person could earn but, it can be understood, this standard was not necessarily high enough to meet ordinary needs. Modern welfare administration, abandoning the principle of less eligibility, establishes standards of assistance based on needs, as determined by scientific means. When this budget procedure is followed there is reasonable assurance that the needs of an individual or an individual family may be provided for at a level of adequacy that will maintain health and decency.

Under the assistance program, which was to meet needs not covered by insurance, it was proposed that although benefit rates should be less than those under the insurance system nevertheless these were to be high enough to meet needs "adequately up to subsistence level".⁸ Although it is recognized in the report that, with changing times, there would be different interpretations of "adequate maintenance" nevertheless it is clear that in the Beveridge Report England's welfare development has

finally outgrown the Poor Laws.

In the development of welfare history in Canada, which stems from the English background, here also the first welfare services had "traditionally been a local responsibility"⁹ and when, in 1867, the B.N.A. Act gave the responsibility for most of these services to the provinces, they in turn delegated it to the municipalities. In pioneer days welfare problems were almost non-existent and the local communities were equal to meeting and disposing of the few cases of temporary need. However, as in England, with an increase of population, especially in the towns as industrialism developed, the incidence of welfare needs became more apparent.

Because the change that was taking place did not do so in a manner to attract general attention the minor depressions of 1913 and 1921 gave little indication of the crisis that was precipitated by the "tidal wave of 1930-1936".¹⁰ The municipalities, "still delegated with the responsibilities for relief",¹¹ soon were faced with bankruptcy and a variety of financial arrangements "on an emergency basis"¹² were made to enable the federal government as well as the provincial governments to assume a share of the costs. By far the most burdensome welfare problem was that of providing for the unemployed and the administrative procedure followed was "still basically that of Poor Relief".¹³ In almost all local areas assistance was offered in a harsh manner and the policy generally adopted was that rates of "relief given to an individual should be less than the earnings of an unskilled worker in the district".¹⁴ However, after some years of unfortunate experience a more constructive approach to the condition was made in the Youth Training program. This plan, directed toward "rehabilitation and prevention by making people better equipped to obtain and hold jobs",¹⁵ was a progressive and reasonable alternative to Poor

Relief in meeting the problem of general and prolonged unemployment.

Driven to a realization that "the traditional technique of poor relief is quite inadequate for coping with the modern problems of mass unemployment and mass agricultural destitution",¹⁶ the federal government, in an effort to find better ways of meeting welfare problems, in 1938 set up a Royal Commission on Dominion-Provincial Relations, commonly called the Rowell-Sirois Commission. This body, after an exhaustive study of government financing and Dominion-Provincial relations, recommended a number of modifications in the plan of Canadian national life. In its recommendation that "unemployment relief should be a Dominion function",¹⁷ it was acknowledged that local responsibility for all welfare functions did not adequately meet the need.

In the further development of welfare planning, during the war years, a special committee on social security was set up. Its Report on Social Security for Canada, commonly called the Marsh Report, and published in 1943 gave as one of its purposes to set out "the principles which should be considered if the construction of a comprehensive social security system, suited to Canadian conditions, is to be undertaken in the most fruitful and effective manner".¹⁸ This report is the first notable recognition in Canada of the responsibility of government to frame and set up a "comprehensive social security" system.

The most recent Federal action in welfare planning is outlined in Proposals made by the Federal Government as a basis for discussion in the Dominion-Provincial Conference of 1945. At this time special concern was expressed that some plan should be made to meet the post-war situation and in referring to the depression period which had immediately preceded the war it was acknowledged that "the deficiencies in the provisions for

social welfare became strikingly apparent"¹⁹ but that "the war came before solutions ... were reached".²⁰ In outlining a prospective plan for assistance to the employable unemployed the Federal Government suggested that "in the case of persons who are not insured ... assistance would be provided at a flat rate which would not conflict with insurance benefits or wage rates for comparable employed persons".²¹ This statement might seem to suggest that in its welfare planning the Federal Government still would adhere to the Poor Law principle of less eligibility. However, the group to which this proposed assistance was to apply would be expected to be small and their status as not being covered by Unemployment Insurance, only temporary.

Although the development of adequate welfare services in Canada has had to overcome the traditions of the Poor Laws and although, also, constitutional handicaps are present, it is evident that the developments of the past fifteen years are encouraging. While it might have been logical to look to the Federal Government for leadership in welfare planning many of the demands for more adequate welfare services undoubtedly were made by municipal and provincial agencies which were bearing the immediate burdens. The Federal Government, when it passed the Old Age Pensions Act in 1927, did make a start toward a national welfare program and this has been followed by more recent legislation introducing the National Employment Service, Unemployment Insurance and Family Allowances. When there are taken into account, also, other studies that have been made in health and welfare matters it is evident that the outlook is now brighter for the development of a comprehensive national welfare program.

However, even with the setting up of a national welfare program the responsibility for ensuring that welfare services actually are provided will rest largely with local units of administration. The quality of and

manner in which these services are made available will depend on the administrative skill and the general outlook toward welfare of individual municipalities. The present study is concerned with an examination of some aspects of the standards of services in the development of the present social assistance program in Vancouver and with the relationship of this program to a prospective comprehensive national welfare program.

CHAPTER II

STANDARD BUDGETS

1. A Summary of Chapter I
2. Definition of the Standard Budget
3. Definition of the term Standard of Living
4. The "Scientific" Nature of the Standard Budget
5. Items of Need on the Cost of which the Standard Budget is made up.
 - (a) Shelter
 - (b) Nutrition
 - (c) Clothing
 - (d) Home Operation
 - (e) Advancement and Recreation
 - (f) Health Services
 - (g) Insurance and Savings
6. The Common-sense Aspect of the "Scientific" Standard Budget.
7. A Standard Budget for Vancouver based on the Table of Costs of the Family Welfare Bureau.
8. A Standard Budget based on the Rates of Cash Allowance of the Social Assistance Program in Vancouver.
9. A Comparison between the Family Welfare Bureau Budget and the Social Assistance Budget by reference to Typical Cases.
10. The Standards on which Social Assistance Rates are Based.
 - (a) Social Assistance as a development from the "Relief" Program
 - (b) Municipal administration of "Relief" was inadequate.
 - (c) "Relief" rates were below the lowest wage rates.
 - (d) Social Assistance rates should not be related to wage incomes, but to a standard budget adequate to maintain health and morale.
 - (e) Because of the provision of supplementary services the social assistance program in Vancouver tends to overcome the principle of less eligibility.

Chapter II

Standard Budgets

In chapter I is traced the development of Welfare history in England from the consolidation of the Poor Laws, in 1601, through the reforms of the early 20th century and to the Beveridge Report of 1944. In this development it is seen that in addition to the enlargement of administrative areas from local to national the practices of less eligibility and the means test finally were abandoned in favor of a comprehensive welfare program established on the basis of universal right. The distribution of monies through "poor relief" has come to be superseded by social insurance and assistance provisions planned to meet the needs of the individual family, while rates of assistance have come to be set on what may reasonably be called the scientific determination of need.

Traditionally, Canada's welfare provisions also have centred around local administration though when the depression of 1929 - 1939 revealed the inadequacies of municipal assistance measures, some attempt was made to deal with the constitutional bars that stood in the way of a more adequate national welfare program. The study made by the "Rowell-Sirois" commission pointed out the need for a redistribution of welfare functions among the different levels of government so that welfare financing would be more adequate. Although this report did not prove to be the basis on which an immediate solution could be arrived at, it did focus attention on the points at issue and paved the way for the Marsh Report and for the second Federal-Provincial conference of 1945.

The purpose of the Marsh Report may best be explained by reference to the Report itself which states that it attempts to set out " (a) the main features of existing statutory provisions for social security matters in

Canada; (b) the methods by which these provisions can be improved and extended, particularly by transformation of the coverage and the technique to a social insurance basis; and (c) the principles which should be considered if the construction of a comprehensive social security system, suited to Canadian conditions, is to be undertaken in the most fruitful and effective manner".

The purpose of the Federal-Provincial conference of 1945 was to implement, if possible, the measures necessary to meet the needs which had been the stimulus for the setting up of the special committee on social security, the report of which body is called the "Marsh Report". In its explanation for sponsoring the conference of 1945 the federal government referred to the serious depression which had preceded the war and to the war itself. It admitted that the national economy had been strained by both of these events and it stated that the federal government believed that some plan should be worked out between the federal and the provincial governments so that, in the post war period, the national economy could provide the people with a greater degree of security and welfare. Unfortunately, the conference did not bring about the hoped for agreement of outlook which was necessary for the setting up of a national program of social security.

However, whether or not we are yet at the point of dealing adequately with our welfare needs, as a first step in considering the whole problem of social security it seems important to deal with the Standard Budget. A Standard Budget has been defined as the cost of providing the "goods and services required for the maintenance of health and a socially acceptable standard of living". This definition may be amplified further by classifying the standard budget as: "liberal", "adequate moderate", "adequate minimum" and "restricted emergency". The designations suggest different

levels of the standard of living. The term, Standard of Living, has been defined as "the plane on which life is to be maintained".³

To establish the cost of a standard of living, or, to establish the standard budget, a survey made by the Welfare Council of Toronto concluded that "the setting up of a standard for each division of the family budget"⁴ was the first step required. From this point the cost of the attainment of that standard in any particular locality could be studied and estimated. This procedure for estimating a standard budget may be accepted as scientific, for standards in each division are arrived at by conducting surveys of the things people use and surveys of the costs of these in local stores. In some divisions certain other scientific techniques may be used such as the application of physical and chemical measurements and these additional means are thought of especially in the division of nutrition. In the Toronto study the different divisions under which the study of a standard budget was made were: Shelter, Nutrition, Clothing, Home Operation, Advancement and Recreation, Health Services and Insurance and Savings.

In the study just mentioned, the standard of living accepted in the division of shelter was " 'the essentials ... which make life safe, physically, mentally and morally' (Donham -- Spending the Family Income)".⁵

In the division of nutrition the standard accepted was the "Recommended Dietary Allowances" established by the National Research Council of the United States and which has been endorsed by the Canadian Council on Nutrition. By this standard the dietary allowances are planned to provide for "the growth and development of the child, maintenance of good health during adult life and for the mother during pregnancy and lactation".⁶

To arrive at a standard in the division of clothing a survey was made of the actual clothing expenditures of different individuals and groups, including the expenditures of fifty families. From this information a table

of costs was computed but the caution was given that "Clothing allowances are hard to estimate as they are governed by many factors peculiar to each family".⁷ It is interesting to notice that the study underlined the importance of adequate clothing from the psychological influence it has.

In the division of home operation, which included, among other items, heating, cooking and lighting, it was also found difficult to estimate costs even from the information arrived at from a survey. However, the standard set up was expressed by saying that "the family should be able to provide the home with a reasonable degree of convenience and comfort and an amount for replacement of household equipment should be set aside regularly".⁸ This statement illustrates the application of common sense to the method of arriving at a standard and the practical nature of the standard.

One of the most difficult divisions for which to estimate costs was that of advancement and recreation but it was accepted that a "reasonable amount" should be allowed to "enable the individual to develop resources within himself for improvement".⁹ The observation was made that "the lower incomes show very little expenditure for sports, vacations or education",¹⁰ which indicates that, as income is restricted, the standard in this division may be among the first to be sacrificed.

In the division of health services the standard of cost used was the amount of \$1.80 per person per month. This amount was used because it was the estimated cost per person for health services put forward tentatively by the federal government in a Bill for a projected social security plan. Although this was the most reliable information available the Toronto study thought that "this estimate has not been adequate for optimal health, as seen by the health of recruits in this war".¹¹

In the division of insurance and savings no amount was suggested of insurance which a family should carry nor percent of the income which

should be saved. However, it was thought that "at the lowest level insurance would cover funeral expenses for the father, pay current bills and carry the family for two or three months until plans could be made".¹² In anticipation of marriage it was considered that savings should be "an amount equal to at least one-half the yearly salary"¹³ and in the first year of marriage "should be as large as possible".¹⁴ For the later period it was thought that "one dollar and a half a month for adults and fifty cents a child for the savings account might be considered a minimum",¹⁵ and although savings for old age was recommended it was thought that it was "at present out of the question on even the best wages available for working men".¹⁶

In concluding the Toronto study, the group making it explained that they believed their estimate of the cost of living included no unreasonable expenditures and that many limitations had been assumed. As an indication of the restrictions which govern the setting up of a standard budget part of their summary may be quoted:

"The food would have to be planned, purchased and cooked with the greatest care, since the money allowed necessitates expert management on the part of the housewife.

"The amount set aside for advancement and recreation is meagre and would permit only a narrow range of interests.

"It will be noted that no telephone has been included in the budget, and that only the barest necessities will be covered by the figure for replacements and new articles in the operating of the home. The allowance for medical and dental care is recognized as inadequate for optimal health.

"No provision has been made for maintenance in old age, and the savings are small when it is considered that they would have to meet all current emergencies".¹⁷

In the present study the cost of a standard of living in Vancouver will be estimated from the tables-of-costs maintained by the Family Welfare Bureau and shown in appendix B, at the end of this chapter. In these tables food costs are based on estimates of the Canadian Council on Nutrition,

adjusted to local conditions. Other costs are based on the principles used by the Welfare Council of Toronto in its study of the cost of living there but are adjusted, of course, to information on prices secured from surveys in Vancouver. It is felt that although the amounts allowed in these tables for food and clothing will provide "adequate minimum" standard the amount allowed for household repairs and replacements would allow only a "restricted emergency" standard. Although the amount allowed for medical needs would meet ordinary expenditures it would not meet exceptional demands.

Not included in the tables of costs of the Family Welfare Bureau are estimates of costs for shelter, heating and lighting. As these costs, especially under present conditions, have a high range of variability it is thought best in estimating the budget of any particular family to use the actual amounts they pay for these items. For shelter, the cost may be either the rent paid, or, if the home is owned, the cost of purchase and upkeep.

From the tables it will be noticed that the cost of food for an individual is related to his age, sex and occupation. In addition, when the food is being purchased and cooked for less than four persons the cost per person is more than for numbers above three. Insurance and Savings, which were included in the budget of the Toronto study, are not taken into account in the tables of the Family Welfare Bureau of Vancouver. It must be admitted that although in the Toronto study this was recognized to be a difficult item with which to deal, nevertheless, some type of emergency resource is essential for everyone and if the individual himself, cannot meet a particular financial emergency, then the resources of the community must be called upon.

In the welfare program of the city of Vancouver the rates of cash

allowance for social assistance, a table of which is given in Chapter V, Appendix E, are based on a provincial government scale first established in 1933 and estimated to correspond with a standard budget planned to include the costs of food, shelter, fuel and light. Originally clothing also was included, but, in lieu of a deduction of 6% of the original budget, clothing is now supplied from a central depot. The amounts allowed for food in this table were taken from estimated costs shown in a report issued by the Federal Government Nutrition Council in 1936 and the amounts allowed for the other items are based on what were roughly computed to be the minimum necessary for these items. It will be noticed that the tables allow only for the maximum of ten members in the family. On the basis of these tables the provincial government will meet 80% of the cost of the cash allowances of municipal cases of social assistance.

To compare a budget based on the cash allowance rates of the social assistance table with a standard budget based on the tables of costs of the Family Welfare Bureau we may consider the case of a family made up of mother and three children, aged 1 year, 3 years and 5 years. Under the social assistance rates this family would receive a monthly cash allowance of \$51.70, of which \$14.00 would be expected to be used to provide shelter while, of course, clothing would be available in consideration of a deduction of \$3.30 per month from the basic cash allowance.

When a budget for the same group is estimated from the tables of the Family Welfare Bureau the monthly income required, without taking into account the cost of clothing, would be approximately \$60.00 plus whatever amounts in addition were necessary for fuel and shelter. The cost of clothing for this group would be an additional amount of approximately \$20.00 per month though this expenditure must certainly provide more adequate

clothing than is supplied through the social assistance depot for the consideration of \$3.30 per month.

Using the cash allowance of the social assistance budget before the 6% deduction for clothing is made gives a budget amount of \$55.00 per month to compare with a budget amount of \$80.00, plus the cost of shelter and fuel, as estimated from the tables of the Family Welfare Bureau. A reasonable amount to allow in Vancouver for a family of this size for the last two items would be \$30.00 per month, bringing the budget for this family by the Welfare Bureau tables, to the amount of \$110.00 per month, or exactly twice the budget allowed by the rates of cash allowance from social assistance. As the Family Welfare Bureau tables are planned to allow an "adequate minimum" budget the social assistance cash allowance rates would probably allow only a "subsistence" budget and this seems to be indicated by the necessity which the city finds to give supplementary services as social assistance in addition to the cash allowance.

When a budget for a single person under city social assistance rates is compared with a budget for a single person based on the Family Welfare Bureau tables it is found that the single person on social assistance receives \$27.50 per month, or \$25.85, when the 6% clothing consideration is deducted. On the other hand, the Family Welfare Bureau tables require an amount of \$27.00 per month plus shelter, or \$37.00 plus shelter, when the clothing item is added to the budget, and, taking into account the cost for shelter in Vancouver would bring the required budget up to at least \$50.00 per month. In the case of the single person too, therefore, a comparison between the two budgets reveals a very considerable disparity which can be interpreted only by explaining that a standard budget can apply to different levels of living, as previously indicated.

The reason why the social assistance cash allowance budget is adjusted

to a lower level of living than that of the Family Welfare Bureau tables of costs very likely is because social assistance rates have grown out of "relief rates" of the depression of which it has been found that in general, over the whole of Canada, they were characterized by "deficiencies and lack of standards".¹⁸ Although many small municipalities either gave "no relief whatever or very inadequate relief",¹⁹ even in more progressive municipalities the rates of relief "bore a relation only to the lowest of ... budgets, the subsistence or emergency budget",²⁰ and this principle seems to have held true in Vancouver. The individual municipality, however, was not necessarily to blame, for in its grants to the provinces for relief, the Federal Government stipulated that the rates of relief given "should be less than the earnings of an unskilled worker in the district";²¹ thus almost forcing on the local administration adherence to the Poor Law principle of less eligibility.

It is now of course becoming recognized more generally that it is short-sighted policy to base assistance rates on wage rates and still more so to base assistance rates on something under the lowest of wage rates for wage rates themselves have no necessary relationship to the income required to meet the "minimum adequate" needs of the individual or of the individual family. If the criterion to be used in setting assistance rates is to meet adequately the minimum needs of the particular individual or of the particular family, then this can be achieved only by setting assistance rates on the basis of a "minimum adequate" standard budget. The obvious advantage of adopting this policy is that it maintains "health and morale ... , which in the long run are priceless assets".²² Although, in Vancouver, the actual cash allowance rates of the social assistance program probably do not meet this standard there are so many other services which it has been found necessary to provide, that, as a whole, the program does violate the principle of less

eligibility and has come to approach more closely a standard of "adequacy" than a standard of mere "subsistence".

APPENDIX B

FAMILY WELFARE BUREAU OF VANCOUVER BUDGETS

Food Allowances, October 1946

Breastfed baby supplement	
to 6 months	\$ 3.04
Newborn to 3 months	4.12
3 - 6 months	6.06
6 months - 1 year.	8.27
1 - 3 years	8.49
4 - 6 years	10.06
7 - 9 years	12.14
10 - 12 years	13.52
Girl 13 - 18 years	14.21
Boy 13 - 18 years	14.96
Moderatively active woman	12.47
Moderatively active man	12.90
Pregnant or nursing woman	16.86

(For 1 person living alone add 35% to the food)
 (allowance; for 2 persons add 20% and for 3)
 (persons add 10%.)

Clothing Requirements

	<u>Month</u>
Layette	\$ 2.15
Child 6 month - 1 year.	2.00
Child 2 - 3 years	3.55
Pre-school, 4 - 6 years	4.45
School-boy, 7 - 10 years.	6.35
School-girl, 7 - 10 years.	6.10
Boy 11 - 14 years	7.50
Girl 11 - 14 years.	7.15
Boy 15 - 18 years	9.40
Girl 15 - 18 years.	10.00
Office-worker, man.	11.15
Working woman	13.00
Manual worker	9.90
Housewife	9.60
Elderly man	7.15
Elderly woman	7.05

FAMILY WELFARE BUREAU OF VANCOUVER BUDGETS (CONT)

Advancement

Cleaning supplies 25¢ per person per month
Carfare \$3.00 per month per working person
\$1.00 to \$2.00 for adult not working
Recreation Adult \$1.00 to \$3.00 per month
Child 6 - 7 years, 20¢ per month
Child 8 - 11 years, 20¢ to 60¢ per month
Child 12 - 16 years, 60¢ to \$1.00 per month
School Supplies
Public - 40¢ per child per month
High - \$1.00 per child per month
Household Repairs and Replacements
35¢ per person per month
Daily Newspaper - \$1.00 per month
Medical Needs Military - 10¢ per person per month
General - \$2.00 per person per month
Incidentals - \$5.00 per month for family of 5 covers
radio license
stationery and stamps
gifts
sundries

CHAPTER III

WAGE INCOMES

1. A Summary of Previous Chapters.
2. According to the Principle of Less Eligibility Rates of Assistance would be set below the Lowest of Wage Incomes
3. Justification of the Principle of Less Eligibility
 - (a) The person in need is morally inferior
 - (b) Adequate rates of assistance would be a temptation to idleness
4. Refutations of the Principle of Less Eligibility.
 - (a) Unemployment is a cause of need although the reason for unemployment may be no fault of the individual
 - (b) Illness and accident, which at some time may strike anyone, are causes of need.
 - (c) For no other reason than that the individual wage earner may have a family larger than his income will support may be a cause of need.
 - (d) The experience of welfare agencies is that most people, in spite of there being Social Assistance, prefer to maintain their own economic independence.
 - (e) There are already low-wage-income groups who continue to maintain their independence.
 - (f) Assistance rates should not be related to wage incomes but should be related to a budget adequate to allow the individual to rehabilitate himself.
5. The Lack of Standards in Unemployment Assistance given during the Depression.
6. A Study of Wage Incomes to Determine if, in Vancouver, some Wage Incomes may be below a "Minimum Adequate Budget".
7. A Definition of the Term "Lowest Wage Incomes"
8. "Minimum Wages", originally intended to secure a Minimum Living Level to Single Women Workers.
9. A Comparison between Some Wage Rates and Some Income Rates in British

Columbia with a Standard Budget.

- (a) A study of a Table of Wage Rates for certain industries in British Columbia in 1942.
 - (b) A study of a Toronto survey to determine what income would provide a "desirable living minimum" standard.
 - (i) A "desirable living minimum" budget for a family taken as \$1500 per year.
 - (ii) A "desirable living minimum" budget for a single person.
 - (c) An analysis of the wage income tables.
10. A Study of the Total Incomes of Income Recipients in British Columbia in 1942.
- (a) Married persons and single persons separated.
 - (b) Incomes of married persons compared with a standard budget.
 - (c) Incomes of single persons compared with a standard budget.
11. The Size of a Family in Relation to the Income of the Family may Itself be a Reason for the Need of Assistance.
- (a) The logical provision for meeting this problem is Family Allowances.
 - (b) The rates of Family Allowances should be adequate.
12. The Consequences of People Living on Inadequate Incomes.
- (a) The consequences of an insufficient amount spent on food.
 - (b) The consequences of an insufficient amount spent on shelter.
 - (c) The consequences of an insufficient amount spent on clothing.
 - (d) The consequences of an insufficient amount spent on personal advancement.
 - (e) The consequences of an insufficient amount spent on health.
13. The Least Income on Which a Single Person in Vancouver in 1942 could maintain a "Desirable Living Minimum" Standard, taken as \$500 per year.
14. From this Study it is evident that in 1942 in British Columbia there was a Group of People with Yearly Incomes so low as to reduce them to a "Subsistence" Standard of Living.

15. Rates of Cash Allowance Assistance in Vancouver do not meet the Criteria of a Modern Social Assistance Program.

CHAPTER III

WAGE INCOMES

In chapter I the development of welfare in England shows that during the past fifty years the trend has been toward greater humanity and the improvement of administrative procedures for better national planning. In Canada too the same trends, though somewhat delayed, are noticeable. Administrative units much larger than local municipalities are being built up and a more liberal attitude has modified the deterrent practices of the poor laws. In place of less eligibility it is shown in Chapter II how, through the procedures of the standard budget, it is possible to arrive at a reasonable determination of the income which a particular individual or particular family must have if reasonable needs are to be met adequately.

Because it was noticed that cash allowances of the Vancouver social assistance program are below the amounts suggested by the tables of the Family Welfare Bureau as necessary to maintain standard budgets the suggestion was entertained that Vancouver social assistance rates might be based on the principle of less eligibility rather than on the more modern principle of the standard budget. Traditionally, less eligibility in welfare administration has meant that rates of assistance to those in need should be below the wage incomes of the lowest paid local wage earners or, in other words, should be less than the individual could earn.

The principle of less eligibility has been justified on two counts. In the first place it has been inferred that the person who asks for

assistance has come to the point of need by reason of some flaw in his own moral character. For this reason he is less deserving of as high a material standard of living as more worthy people. In the second place, it is thought that if assistance rates are as high as wage incomes then those earning the lowest wage incomes are likely to give up work and apply for assistance. Although the principle of less eligibility is not often expressed as explicitly as this these arguments often do seem to be the explanation for traditionally low rates of poor relief.

To meet the argument that need comes because of some fault in the moral character one may point out that need may come because of prolonged unemployment. In the last depression, as is well recognized, mass unemployment was caused by circumstances over which the individual unemployed person had little or no control. In a study made in a selected county in Wisconsin among those receiving relief it was found that "fully seventy per cent of the employable relief families studied has some sort of income producing work (and) some (were) earning the maximum possible in their customary occupations".¹ This indicates that people who were willing to work at whatever work was available still suffered from so much unemployment that relief was absolutely necessary.

Another cause of need which is not related to the moral character of the individual is brought about by the incidence of accident or illness, which at some time or other are almost certain to strike everyone. In the study previously mentioned it was found that "in at least sixty-one per cent of all families there existed some serious

case of physical or mental infirmity".² Old age itself, reduces or may terminate altogether the ability of the individual to provide for his own needs. Even in the case of any particular income recipient, he may have such a large family that his income simply is not enough to meet the costs of supporting all his dependents. All of these reasons, therefore, bring particular persons or particular families to need different services in a social assistance program.

A few observations will show too that there is little justification for the argument that if social assistance rates were made as high as the lower wage-incomes then persons working at or below these rates would give up work to apply for assistance. Perhaps some few would but the experience of welfare agencies is that most people much prefer to live on their own earnings than to depend on social assistance. It has been the experience of the State of Rhode Island that "it is not true that people will cling to relief and refuse to work if they can get more money on relief than they can from private employment..(and that) experience demonstrates both on a case basis and statistically that the improvement of health and morale that comes from an adequate assistance budget is more effective in getting persons back into private employment than the old theory of 'work or starve'".³ Certainly, as everyone knows, there has always been a considerable group of people with low wage-incomes who have continued to maintain their own independence rather than give up work to accept assistance.

In a constructive welfare program there should be made no comparison between assistance rates and rates of wage incomes for the need for assistance should be looked on only as an abnormal and

temporary condition to be corrected in the individual instance by whatever kind and amount of assistance would, in the shortest time, restore to the individual his ability to support himself. Rates of assistance, therefore, should be computed on the basis of a standard budget, as discussed in Chapter II, and certainly should relate more closely to the "adequate budget" than to the "minimum subsistence budget" for it is estimated that "persons who are adequately maintained and clothed ... are more quickly rehabilitated and more quickly become self-supporting" than those on a "minimum subsistence budget".⁴

In Canada, social assistance administration had never received much serious attention until the Depression of 1929-1939 and some of the less desirable measures which unfortunately were set up at that time have been carried over even to the present. However, although it is generally recognized that over the whole of Canada assistance measures were characterized by "lack of standards"⁵ and were "very much colored by poor relief",⁶ there seems to be no concrete evidence that the principle of less eligibility actually was invoked. It is true that in proposals made in 1945 the Federal Government put forward a plan to provide assistance for the employable unemployed at "a rate which would not conflict with insurance benefits or wage rates for comparable employed persons",⁷ but this suggestion, although perhaps it does seem to do so, does not really correspond with less eligibility under the Elizabethan Poor Law. Under the Poor Law less eligibility applied to all indigents whereas this "Proposal" of the Federal Government was to apply only to those not immediately covered by Unemployment Insurance and these were expected to be in this category

only temporarily.

It will be recalled that this study commenced with a survey of the Poor Law standards of assistance and in Chapter II went on to discuss standard budgets. The present chapter deals with wage incomes. The reason for an examination of the wage structure is that if the principle of less eligibility is applied in an assistance program rather than the methods of the standard budget then rates of assistance are likely to be set at a level below the lowest wage incomes. The supposition was entertained, however, that in Vancouver wage incomes themselves of some wage earners actually might be below a "minimum adequate budget". If this were so and if social assistance rates were below wage income rates, what then would be the level of living of those who were on social assistance!

As a definition of the term, "lowest wage-incomes" what will be used is wage incomes of unskilled workers for it is in this class "that unemployment drags down income most".⁸ The significance of the interrupted employment of this class of workers is reflected in their yearly wage incomes for in a study completed in 1940 in Montreal it was found that while a range of from "\$600--\$800 (was) more typical for the groups of unskilled workers who (could) be separately distinguished",⁹ for more than four-fifths of these, "the average earnings (were) \$573".¹⁰ Within reasonable limits and for the same period, the same wages for unskilled workers probably applied in Vancouver.

For British Columbia, rates of wages for experienced adults under Minimum Wage provisions range from \$12.50 per week to \$16.80. For a fifty-week year this would give a range of from \$625 to \$840 annual

income, which may be taken as the range within which a single person could maintain a "minimum adequate budget". The exemption allowed a single person for income tax purposes for some years, \$660, although recently raised to \$750, may be supposed to represent what was considered reasonable to maintain a single person at a "minimum adequate standard of living". It may therefore be considered reasonable in this chapter to define "the lowest wage-incomes" for adults as an amount not more than the range between \$625 and \$840 per year.

If minimum wages, which originally were "intended to secure a minimum living level for single women workers", ¹¹ are considered the lowest income on which the single person can maintain a "minimum adequate standard" they will not be sufficient to maintain this standard for the family of a married man who may be working at this rate of wage income. The family is more likely to be able to maintain only a "subsistence standard", comparable perhaps to that which could be maintained on the cash allowance of social assistance. Should the family be faced with any extra burden such as sickness or too long continued unemployment of the wage earner then these people become applicants for social assistance. It is largely from this margin of lowest paid wage earners that are recruited the social assistance rolls.

Although in defining less eligibility "lowest wage incomes" have been compared with rates of social assistance, in this chapter a comparison will be made between some actual wage rates and some actual income rates in British Columbia, and a standard budget. In Table I, Appendix C, records of the Provincial Department of Labour show the wage rates in British Columbia in 1942 for a group of industries, but not including Public Authorities, wholesale and retail firms, trans-

continental railways, or vessels engaged in deep sea transportation.

As the wage rates given in this table refer only to adult male workers there is no way to distinguish between the wage incomes of married men and the wage incomes of single persons, some of whom also may have dependents. As the information refers only to wage incomes it will not be complete, for some of the persons will have other income in addition to wage income. However, from the table given, a rough approximation may be made of the wage incomes of the adult males in the industries mentioned. Using a fifty-week year a computation has been made to show that in these industries the approximate yearly wage incomes would range from \$791 to \$2016 per year. In relation to the wage incomes it must also be kept in mind that some of these persons would live in Vancouver while others would live in other parts of the Province where costs of living would be different.

In the study that led to the preparation of the Marsh Report it was shown that in the metropolitan area of Toronto for 1939 it would require \$122.85 per month for the average family of two parents and three children to maintain a "desirable living minimum" standard. If an adjustment is made to take account of changes in the cost-of-living the amount necessary in 1942 would be \$1684.24 per year, or more reasonably, \$1685. Although this computation was made for Toronto it would apply well enough to the metropolitan area of Vancouver though for villages and rural areas the amount required to maintain a comparable standard might well be somewhat less. However, if \$1500 is taken as a point of reference it may reasonably be accepted that, at least in Vancouver, the average family with a money income below this

amount would not be able to maintain a "desirable living minimum" standard in 1942.

To arrive at some measuring rod of the money income that would maintain a single person at a "desirable living minimum" standard for the same period, minimum wage rates for British Columbia may be accepted. The range of rates from \$12.50 to \$16.80 per week or from \$625 to \$840 per year may be considered as the range within which, in 1942, a single person could maintain at least health and decency. The use of this range is further supported by the amount of the income tax exemption of \$660 per year or, more recently, \$750.

Another basis that might be used as the amount of money income required to maintain a certain standard of living is the table of cash allowance rates of social assistance in Vancouver. For the average family of two parents and three children this would be \$62.50 per month or \$750.00 per year. For a single person the amount would be \$27.50 per month or \$330.00 per year. As the cash allowance of social assistance stems from earlier relief provisions, of which it has been said that "a comparison of the relief budget as a whole with accepted minimum subsistence budgets for all items indicates the emergency basis of relief schedules",¹² these rates in themselves cannot at all be thought of as enough to maintain a family or a single person for any length of time at a "desirable living minimum" standard.

For further comparison between wage rates and a standard budget the information contained in Table I, Appendix C., is consolidated in the following two tables and divides the wage-earners into two groups, -Males 21 years and over, and Females and Youths. From table 1, it will

be seen that in the first group there were 145,006 and in the second group 33,791. Although the first group will contain most of the heads of families some of the wage-earners in the second group will also have dependents.

Classified Weekly Wages of Industrial Workers of British Columbia for 1942, for Week of Employment of the Greatest Number. (Annual Report, Dept. of Labor, Victoria, B. C., December 1942, p.F30.)

Table 1.

Weekly Wages	Males 21 years and over		Females and Youths	
	Numbers	Percentages	Numbers	Percentages
Under \$10.00	1,122	.77	3,034	8.78
\$10.00 to \$14.99	1,288	.81	5,896	17.14
\$15.00 to \$19.99	4,330	2.98	8,909	26.06
\$20.00 to \$24.99	13,343	9.10	7,028	23.05
\$25.00 to \$29.99	25,545	17.61	4,676	13.23
\$30.00 to \$34.99	24,830	17.12	2,236	6.12
\$35.00 to \$39.99	26,527	18.01	1,029	3.15
\$40.00 to \$44.99	18,008	12.54	632	1.54
\$45.00 to \$49.99	13,542	9.56	165	.42
\$50.00 and over	16,426	11.50	186	.51
Totals	145,006	100.00	33,791	100.00

Table 2.

Weekly Wages	Male 21	Females
	years and over	and youths
	Percentages	
Under \$15.00 per week	1.58	25.92
Under \$20.00 per week	4.56	51.98
Under \$25.00 per week	13.66	75.03
Under \$30.00 per week	31.27	88.26
Under \$35.00 per week	48.39	94.38
Under \$40.00 per week	66.40	97.83

In table two is shown the percentages of wage recipients under different weekly wage levels. Under \$40.00 per week is the highest level entered in the table as it is perhaps the highest income which one justifiably might suggest, even in 1946, as the least income on which an average family could maintain a "minimum adequate" standard of living. Earning below this amount, of the males 21 years and over, there were 66.40% as shown by the table, and in the group below \$35.00 per week, or \$1750.00 per year, there were 48.39%, or almost one-half.

In the income group below \$30.00 per week, or \$1500.00 per year, which is the income taken in this study as the least amount necessary to maintain a "desirable living minimum" standard of living for an average family in Vancouver in 1942, there were 31.27%, or almost one-third. Although some individuals of this particular group would not have dependents and some who had dependents would have other income in addition to their wage income, it is still reasonable to suppose that there were in this group a considerable number of married men with families of average size. For those living in Vancouver and entirely dependent on their wage incomes, this would not be sufficient to maintain health and decency.

Among those with still lower wage incomes were 13.66%, or, as shown by table One, 20,083 individuals, below the amount of \$25.00 per week, or \$1250.00 per year. There were also 4.56%, 6,740 persons, with wage incomes below \$20.00 per week, or \$1000.00 per year and 1.58%, 2,410 persons with wage incomes below \$15.00 per week, or \$750.00 per year. This latter amount is within the range of income considered adequate to maintain only a single person in health and decency.

Among the females and youths there were 75.03%, or over three-quarters, with wage incomes under \$25.00 per week, or \$1250.00 per year, while 51.98% were under \$20.00 per week, or \$1000.00 per year, while for 25.92% the yearly wage income was under \$15.00 per week, or \$750.00 per year, which some would think is about the least amount on which a single person could maintain an "adequate minimum" standard of living. However, if \$500.00 is taken as the amount on which this standard could have been maintained, table one shows that there are 8.78%, or 3,034 females and youths in this category. Any of these who lived in Vancouver and who had no other source of income would have been able to maintain only a marginal subsistence and at any time might become applicants for social assistance.

However, of far greater significance for the present study than the tables showing the rates of wage incomes of industrial workers is the information contained in Table 2, Appendix C, showing the total incomes received in 1942 by all income recipients in British Columbia, excepting persons engaged in Agriculture and the Armed Forces. This information is of particular relevance because it separates married men from women and single men. As the married men will include almost all of the heads of families a study of their incomes will give a reasonable indication of the actual yearly incomes of these families for 1942. From the same information

for women and single men an indication may also be obtained of the standard of living possible to those of this group.

In dealing with these income recipients, an income of \$1500.00 per year will be taken as the least income on which an average family in Vancouver in 1942 could maintain a "desirable living minimum" standard. The amount of \$1750.00 might perhaps with justification have been used and certainly since 1946 a money income of \$2000.00 per year would be more nearly the amount needed to maintain this standard.

For single persons, although the range of Minimum Wages, from \$625.00 to \$840.00 per year, should perhaps be considered the limits below which a "desirable living minimum" standard could not be maintained, the amount of \$500.00 per year will be used. Certainly, below this amount even the single person could maintain at best only a subsistence standard, and at any time might be obliged to enter the rolls of social assistance. The following table gives a condensed percentage analysis of Table II, Appendix C.

Table 3.

Estimated Distribution of Income Recipients by Income Classes, British Columbia, 1942, Excluding Agriculture and the Armed Services.

Income Class	Married	Women and
	Men	Single Men
	Percentage	
Below \$ 500.00 per year	6.2	33.7
Below \$ 750.00 per year	9.8	51.3
Below \$1000.00 per year	16.3	65.3
Below \$1250.00 per year	26.0	75.2
Below \$1500.00 per year	39.3	83.3
Below \$1750.00 per year	53.4	89.0
Below \$2000.00 per year	66.1	92.9
Below \$5000.00 per year	96.6	99.3
Above \$5000.00 per year	3.4	.7

National Accounts Income and Expenditure 1938 - 1945, Department of Trade and Commerce, Ottawa, 1945. p.45.

The table shows that in the distribution of married men there was the small group of 3.4% with yearly incomes above \$5000.00 with 96.6% below this amount. Below the yearly income of \$2000.00 there were 66.1% or almost two-thirds, while 53.4% had less than \$1750.00 yearly income. With a yearly income below \$1500.00, and this amount was taken as the least on which the average family could maintain an "adequate minimum" standard of living, there were 39.3% or almost 40%. With still lower incomes, were 26% below \$1250.00 per year, 16.3% below \$1000.00 per year and 9.8% in the income range below \$750.00 per year. An income of \$500.00 per year is taken as the least amount on which a single person could maintain a "minimum adequate" standard of living but the table shows that there were 6.2% of the married men in this category.

It may be assumed that most of the married men will have families. The married man with an average family of wife and three children living in Vancouver and receiving a total income in 1942 of \$1500.00 would probably have been able to maintain an "adequate minimum" standard of living. If he was so "fortunate" as to have a family smaller than average he might have been able to maintain an "adequate moderate", or perhaps even a "liberal" standard of living. On the other hand, if he had a family larger than average, and especially if none of the children in the family were old enough to earn something themselves, then the standard of the family would be reduced to something approaching the "restricted emergency" level. Even taking into account the possible earnings of children the picture is not too bright for it has been estimated that "the earnings of the married wage or salary earner are at least an 80 per cent index of the income of his family." ¹³

When the size of family is taken into account it is plainly evident

that, in the individual case, the burden of a large family itself, without any other reason, may be too much for the income of the wage earner and may bring the family to the need of assistance. It seems quite clear that wage incomes in general are paid on the classification of the job and not on the number of dependents which the employee has, although in a rough way wage incomes perhaps actually do bear some relation to "the budget required for the maintenance of a wife and possibly one or two children."¹⁴ However, as it is not reasonable to expect wage incomes to be adjusted to the size of the family, wage incomes therefore cannot be depended on in the individual case to meet the family's need.

To solve the problem of providing adequately for the dependents of an income recipient on the basis of the actual need of the family, it is inescapable that some type of income is necessary separate from wage income and related directly to the number of dependents. This type of social assistance is clearly exemplified in our system of Family Allowances which, since paid to all families with children, ensures at least to the lower income group an additional regular monthly income for each child in the family under sixteen years of age. Some such provision as this has come to be accepted as a major part of a comprehensive social security plan.

While rates of Family Allowances now in effect in Canada perhaps may be not as generous as they should, they do aim to ensure, nevertheless, that the standard of living of the lower income groups will be raised appreciably. However, referring only to Vancouver, it is likely that there still are families whose total yearly incomes are insufficient to provide an "adequate living minimum". Certainly the records for 1942, which in this chapter have been examined, make it evident that at that time in Vancouver there was a considerable group of families with yearly incomes

below that sufficient to maintain a "minimum adequate" standard of living.

It is of course inescapable that serious consequences result from people living on inadequate incomes and although some of these may show themselves almost immediately the more serious effects may become apparent only long afterward. For a time, as the income which a family receives becomes less adequate to meet the needs, the amount spent on food may be fairly well maintained but there will come a point when even this part of the budget must be reduced below the amount of an "adequate minimum". As far as the community itself is concerned, certainly it should be evident that it is "more logical and economical to raise the food allowances than to spend a disproportionately higher amount for medical care necessitated by malnutrition, anaemia and general breakdowns in health".¹⁵

Another item of the budget which is restricted as the family income becomes less adequate is that of housing. This may mean that the family will have to live in smaller quarters, in less well-equipped dwellings or is forced to move to a less desirable housing area. In crowded living accommodations diseases spread readily and even human relationships suffer when there is too little room for privacy. To a crowded home children of the family are not likely to bring their friends and are then likely to encounter their social experiences in unsupervised, and perhaps unwholesome, surroundings elsewhere. In such a habitation, too, children can never experience the normal home as a unit of social life so that when they set up their own they have no pattern to help them use their own homes to meet their own social needs nor can they give this understanding to their children.

In houses that are not equipped with modern conveniences and with adequate furnishings home life is likely to be less happy. In addition

many of the modern conveniences contribute to hygienic living and to safety.

If, to reduce the cost of shelter, a family is forced to move to a less desirable housing area this may mean moving to the slums. Typically, the crowding and the inadequate hygienic conditions in slum areas are likely to contribute to the incidence of disease, while the lack of ordinary safety measures causes fires and other accidents. Suitable playgrounds for children are likely to be non-existent and the use of the streets for play space is always hazardous. Finally, in slum areas, and probably for a variety of reasons, the incidence of delinquency is higher than in areas of better housing so that families living in the slums are threatened more seriously by this problem.

A third item of the budget which, in the low income family, is restricted, is that of clothing. If the parents have not adequate clothing they are likely to feel ashamed to take part in normal social life and will lack status both in the community and in the home. Not only will the adult then find it more difficult to locate and keep employment but as a parent he may lose the respect of his children or at least be not as well able to give them effective training.

Younger children who have not suitable clothing may shun the company of others and this separation, which is unhealthy in the development of personality, may contribute even to insanity itself. At school children with shabby clothes often are teased by other children and because of this may become habitual truants. Away from the supervision of both school and home they may gravitate into serious aspects of delinquency. Children entering the age of adolescence who are not able to dress like their companions are likely to leave school and seek employment so that they may

have money of their own.

Not only because their families cannot afford suitable clothing for them but also because of other expenses that go along with school attendance children of the lower income families are likely to leave school to take up employment so that they may contribute to the family income. At this early age and without proper guidance they commonly drift into blind alley occupations or into occupations where traditionally employment is irregular. In later years, lacking any particular education or training, they become unemployable except in the casual types of occupations which they originally took up; thus they still remain in the low wage income group. If they remain single they may be able to maintain a precarious independence but if they take up the responsibilities of a wife and family they enter the class of those for whom, intermittently, social assistance is a necessity.

The costs of formal education and training are not the only expense of personal advancement. Typical, are those connected with church attendance, club membership, reading and other social and recreational interests. For normal development and happiness a minimum participation in these must be part of the life of every individual. However, in the families of the low income groups expenditures on personal development are likely to be entirely too meagre and life sinks to a level of uninspiring monotony. For those who must remain at this level of social poverty for some length of time there is the danger that they may lose their morale and their sense of values and no longer have the initiative or the vision to better themselves.

Another item of the family budget which suffers when income is low is the amount spent on the maintenance of health. Although, basically, an adequate diet is the main foundation for good health there are certain

preventive and corrective measures which often are necessary even to those who do not suffer from an inadequate diet. Children's tonsils may become defective, eyes may give trouble or teeth may require treatment and in low income families the early attention which is essential in these cases is not secured. The consequences of such neglect may be seen in the individual who is so crippled physically that he is less fit to be trained for and to hold a job. In addition to this, personality development is often warped by physical inferiority so that the individual achieves less happiness in his own life and can contribute less to the happiness of other people.

Although the social problems associated with low incomes may seem to cling most closely to family groups it is evident that they are met even in cases of single persons. From the tables studied showing the total incomes received by income recipients in B.C. in 1942 it may be noticed that there was a considerable group of single persons which could be included in the lowest income levels. Among women and single men 65.3 per cent, or almost two-thirds, received incomes below \$1,000.00 per year while 51.3 per cent, or over one-half, were under \$750.00 per year.

In this study the amount of \$500.00 per year is used as the income on which a single person in Vancouver in 1942 could maintain at least a "desirable living minimum" standard. The amount of \$750.00 might reasonably have been used and some might prefer to suggest \$1,000.00 per year as a more suitable amount to maintain a reasonable standard of health and decency. However, even when a yearly income of \$500.00 is used it is found that there were 33.7 per cent, or over one-third, of the women and single men income recipients in B.C. with a yearly income below that amount. As a significant number of these would live in Vancouver it is evident that in this City in 1942 there was a large group of women and single men able to maintain

themselves only at a subsistence level and likely at any time to become in need of social assistance.

From this study that has been made of the incomes for 1942 in B.C. it is evident that, without taking into account the principle of less eligibility and without referring to the rates of cash allowance of the social assistance program, there was a significant group of people with yearly incomes so low as to reduce their standard of living very nearly to the margin of subsistence. At this level, when, in the particular case a crisis develops such as illness, prolonged unemployment or an increase in the size of the family, then income resources are not enough to meet normal needs and the individual or the family has to ask for social assistance.

However, when reference is made to the cash allowance rates of social assistance in Vancouver it is evident that when the individual or the family does come to ask for assistance they are threatened with a standard of living still more inadequate than that which they themselves have been able to maintain. The reason they have come to need assistance is because their previous income has been so little that they have no savings to carry them over a period of illness or unemployment, or the income which they have will not meet the needs of that particular family.

Contemplating assistance, they are offered an income that will meet their immediate needs still less completely and that will do nothing to help them improve their own resources so that they may more adequately provide for themselves. This completes the vicious circle of cause and effect. The remedy lies in a program of social assistance where services are provided, not according to standards related to the principle of less eligibility, but according to standards that take into account adequate provision for the particular needs of the individual case.

In the present chapter it has been held that there was some evidence to suggest that the cash allowance rates of social assistance in Vancouver were based on the principle of less eligibility, or that they were set at a standard below the lowest of wage incomes. It was then observed that these lowest wage incomes themselves might be below the amount required to maintain a "minimum adequate standard budget". If this were so, and social assistance rates were below the lowest of wage incomes then at what level of living would those persons be who were maintained on social assistance!

From a study of wage incomes and total incomes in British Columbia for the year 1942, it is found that at that time probably there were single persons as well as average families with incomes below that required to maintain a "minimum adequate" standard budget. An indication is given of the consequence of people living on such inadequate incomes. However, it is further concluded that cash allowance rates of social assistance in Vancouver offer still less adequate incomes and thus do not meet the standards of a modern welfare program.

In the following chapter a study is made of 100 cases on the social assistance rolls in Vancouver for the purpose of securing a clearer indication of the operation of the social assistance program. The study shows that there are a variety of needs to be met in providing for those on social assistance and, in Vancouver, the cash allowance is not the only measure of assistance which is provided. It is found that a number of other services have been developed to meet obvious needs and although these services do not achieve standards of complete adequacy it seems probable, nevertheless, that often they are more adequate than comparable services which those among the lower wage-income group are able to maintain from

their own resources.

APPENDIX C

Table 1

AVERAGE FULL WEEK'S WAGE IN EACH INDUSTRY (ADULT MALES ONLY) FOR 1942

	<u>Week's Wage</u>	<u>Year's Wage (50 weeks)</u>
Breweries	\$31.85	\$1,592.50
Building Material	30.78	1,539.50
Cigars and tobacco manufacturing. . .	15.83	791.50
Coal Mining	34.56	1,728.00
Coast Shipping.	31.24	1,562.00
Construction.	36.41	1,820.50
Explosives and chemicals.	36.45	1,822.50
Food products, manufacture of	30.52	1,526.00
Garment making	27.72	1,386.00
House furnishings.	27.76	1,388.00
Jewelry, manufacture of.	38.59	1,979.50
Laundries, cleaning and dyeing. . . .	28.20	1,410.00
Leather and Fur goods, manufacture of	27.80	1,390.00
Lumber industries	33.94	1,697.00
Metal trades	34.00	1,700.00
Metal mining	37.19	1,859.50
Miscellaneous trades and industries .	33.58	1,679.00
Oil refining	33.40	1,670.00
Paint manufacturing	28.73	1,436.50
Printing and publishing	37.10	1,855.00
Pulp and paper manufacturing.	33.92	1,696.00
Ship building	40.33	2,016.00
Smelting and concentrating.	38.49	1,924.50
Street railways, gas, water, power, telephones, etc.	32.28	1,614.00
Wood manufacturing (n.e.s.)	30.24	1,512.00

Department of Labor Annual Report for year ended, December 31, 1942,
Victoria, B.C. p. H.11

APPENDIX C

Table 2

ESTIMATED DISTRIBUTION OF INCOME RECIPIENTS BY INCOME CLASSES

BRITISH COLUMBIA, 1942

EXCLUDING AGRICULTURE AND THE ARMED SERVICES

<u>Income Class</u> \$	<u>Married Men</u>		<u>Women and Single Men</u>	
	Number	Percentage	Number	Percentage
0 - 250	4,700	3.0	21,600	14.9
250 - 500	4,900	3.2	27,400	18.8
500 - 750	5,500	3.6	25,600	17.6
750 - 1,000	10,000	6.5	20,330	14.0
Under 1,000	25,100	16.3	94,930	65.3
1,000 - 1,250	15,000	9.7	14,350	9.9
1,250 - 1,500	20,420	13.3	11,780	8.1
1,500 - 1,750	21,680	14.1	8,250	5.7
1,750 - 2,000	19,540	12.7	5,730	3.9
1,000 - 2,000	76,640	49.8	40,110	27.6
2,000 - 2,500	25,680	16.7	5,550	3.8
2,500 - 3,000	10,280	6.7	1,820	1.3
3,000 - 5,000	10,970	7.1	1,870	1.3
2,000 - 5,000	46,930	30.5	9,240	6.4
5,000 - 10,000	3,890	2.6	730	0.5
10,000 - 25,000	1,100	0.7	240	0.2
Over 25,000	160	0.1	50	0.0
Over 5,000	5,150	3.4	1,020	0.7
Total	153,820	100.0	145,300	100.0

NATIONAL ACCOUNTS INCOME AND EXPENDITURE 1938 - 1945, Dept. of Trade and Commerce, Ottawa, 1945. p.45.

CHAPTER IV

SOCIAL ASSISTANCE IN PRACTICE

1. A Summary of Previous Chapters.
2. A Sample of One Hundred Cases on the Social Assistance Rolls in the City of Vancouver made up of Eighty-two Family Groups and Eighteen Single Persons
3. Composition of the Family Groups
 - (a) Fifty-one Family groups (containing one hundred and thirty children)
 - (b) Forty-one family groups had mothers only, five unmarried
 - (c) The disposition of the fathers
 - (i) Twenty-four separated or divorced, seven dead, four in hospital and one in jail.
4. The Social Assistance Cash Allowance is Supposed to meet a Budget covering Food, Clothing, Shelter and Fuel and Light.
5. In Addition to Cash Allowances, there are other Items provided in the Social Assistance Program
 - (a) Medical and hospital services
 - (b) Other related services
 - (c) Rental and tax subsidies
 - (d) Household furnishings and other comforts
6. The Social Assistance Program tends to conflict with the Principle of Less Eligibility.
 - (a) A family taking advantage of the complete social assistance program may enjoy a higher standard of living than the comparable family of a wage earner.
 - (b) In spite of all the services provided apparently some families on social assistance still suffer from an inadequate income.
7. A Case History of Mr. D.
 - (a) A married man with three children
 - (b) Mr. D. is in poor health and works only intermittently

- (c) The D. family has made good use of a wide variety of social assistance services
- (d) If these services had not been provided it is likely that the D. family would have broken up
- (e) On social assistance the D. family does not receive nearly as large a cash income as is called for in a budget based on the tables of the Family Welfare Bureau
- (f) Even though the value of the total services provided to the D. family does violate the principle of less eligibility there is still some doubt as to whether they enjoy an "adequate minimum" standard of living

8. A Case History of Mrs. B.

- (a) A married woman, deserted by her husband, and with four children
- (b) Mrs. B. is in poor health and at the time she applied for assistance, she was being supported by her mother
- (c) The family owns their own home
- (d) Mrs. B., through surgical services, is rendered much better able to care for her family
- (e) The children receive a variety of medical services
- (f) This group maintains a good standard of family life
- (g) There is some doubt as to whether, on the cash allowance of social assistance the family is able to maintain a "minimum adequate" standard of living
- (h) If this family had been on Mother's Allowance, they would probably have been able to maintain a less adequate standard of living.

9. An analysis of the 100 cases on social assistance studied show that there are a number of reasons causing people to be in need. Excepting general unemployment and the size of family these include:

- (a) Old age
- (b) Ill-health
- (c) Physical and mental disabilities
- (d) Broken families

10. In addition to providing food, clothing, shelter, fuel, and light, a social assistance program must meet other needs.

- (a) Health services
- (b) Home-making services
- (c) Personal development services

11. Although the cash allowance rates of social assistance in Vancouver do not meet the requirements of a "minimum adequate" budget, when there is taken into account the other services provided it is evident that the social assistance program in Vancouver is moving toward the achievement of modern welfare standards.

Chapter IV

Social Assistance in Practice

From Chapter I it is seen that in the early history of welfare development in England rates of assistance tended to be below the rates of wage-incomes of the lowest-paid wage earners and in Canada too the earliest welfare measures generally were harsh and inadequate. To escape this tradition, as is made clear in the discussion in Chapter II, it is necessary to apply the technique of the Standard Budget in setting rates of Social Assistance. However, when rates of cash allowance given under Social Assistance in Vancouver are compared with a standard budget based on tables of costs maintained by the Family Welfare Bureau the disparity is so great as to suggest that if the Family Welfare Bureau budget would maintain a "minimum adequate" standard of living then the cash allowance rates of Social Assistance would maintain only a "subsistence" standard.

If, from this observation, it is supposed that in Vancouver Social Assistance rates actually are below the incomes of the lowest income recipients, it would be significant to compare the incomes of the lowest income recipients with a standard budget to determine at what level of living these lowest income recipients are. If their standard of living did not amount to a "minimum adequate", then still less so would the standard of those maintained on Social Assistance.

From the study of incomes in British Columbia in 1942, shown in Chapter III, it is evident that there is a considerable group of income recipients, both married men and single persons in Vancouver, who, in 1942, did receive incomes too little to maintain "minimum adequate" living standards. If it is true then, that social assistance budgets actually are below those of the lowest income groups, then recipients of social assistance must live at a standard of living not above the "subsistence" level.

For the purpose of securing fuller information on the social assistance program in Vancouver and on the standard of living possible to those on social assistance, in October, 1946, a survey was made of the files of all persons in Vancouver receiving social assistance. From these, a random sample of 100 cases was selected of which 82 were family groups. For the purpose of comparison, a group of single persons made up of 9 men and 9 women was also included in the selection. The distribution of the family groups and the single persons is shown in Table 1, following.

Table 1

The composition of 82 families, and 18 single persons, selected from the files of persons receiving social assistance in Vancouver

Family units including mother and father only	31
Family units including mother, father and children	10
Family units including mother and children only	41
Single persons	18
Total:	100

Of the 82 family groups 51 contained children of which altogether there are 130. Of the 51 family groups containing children, 41 had mothers only, 5 of these being unmarried. The fathers of these families in 24 cases were separated or divorced, 7 were dead, 4 in hospital, and 1 in jail. This information indicates the importance of "the broken home" as a factor contributing to the number requiring social assistance.

The cash allowance given to recipients of social assistance roughly is supposed to meet a budget for food, clothing, shelter, and fuel and light. However, when people remain on social assistance for some length of time, it becomes evident that other items are required to meet

normal needs. In Table 2, following, is shown the other services which were provided in the sample of 100 social assistance cases studied.

Table 2

From a sample of 100 cases receiving social assistance in Vancouver, the number shown, in addition to receiving the cash allowance, to be receiving supplementary assistance of other kinds

<u>Kind of supplementary assistance</u>	<u>The number shown as receiving it</u>
Medical and hospital care	63
Dentures	7
Dental care	4
Special medical supplies	8
Special surgical appliances	4
Glasses	20
Extra allowances for tuberculous cases	23
Prenatal allowances	5
Nursing, Housekeeping and Boarding Services	9
Letters from doctors indicating that the recipient has inadequate income	3
House furnishings: supplies, storage and transportation	6
Rent subsidy	28
Payment of taxes	5

From the above table it will be seen that there were 63 instances in which the Case-record indicated that medical and hospital care had been given. However, there is often no record of visits that recipients of social assistance make to the offices of private doctors so that the number shown will not be the total of these services supplied. Everyone on social assistance who requires it is entitled to medical and hospital care and experience indicates that good use is made of these services.

Of the sixty-three cases receiving medical or hospital care

32, or almost 50 per cent, referred to families with children. There were 21 tonsilectomies performed on children and in each instance subsequently it is reported that the health of the child improved while several reports in addition indicate that the school work of the children also improved. In medical and hospital services given to adults there were 3 cases in which surgical attention to mothers restored their ability to give adequate care to their children. In 4 other instances fathers afflicted with Tuberculosis were being treated in the expectation that they would soon be restored to employment and would then be able to support their own families. These records show that in health services while children typically require preventive measures adults require corrective measures either to restore their ability to care for their families or to rehabilitate them in employment. It is evident that in the social assistance program of the City of Vancouver the provision of health services reaches, if not fully, at least a fairly reasonable degree of adequacy.

In addition to medical services dental services are also given and of the 11 cases shown in the table, 4 applied to the treatment of children in school clinics. These school clinics, through regular inspection of school children by nurses, provide a preventive service to all children in attendance.

To relieve the suffering of the ill and the crippled a wide variety of supplementary miscellaneous services are provided. Among the hundred cases studied there were 12 instances of these miscellaneous services one of which applied to a boy of 14 years who is a spastic. This boy is supplied with a wheel chair, leg braces and a "walker" -- a frame which enables him to walk. So that he could get out of the house, posts and bars to hold on to were put along the porch. In addition, through a

private agency, he is supplied with a teacher who visits once a week and it is recorded that his educational progress is normal.

In 20 of the cases studied glasses were supplied, a large proportion of which were for elderly people for whom, in many instances, reading is the main pastime. There were, however, 5 instances in which school children were given this vital assistance and one case in which treatment for strabismus was given to a very young child.

In addition to these special services and in addition also to the regular cash allowance there are also provided other cash supplements. When a person in his own home is being treated for Tuberculosis an extra grant for the invalid of \$7.50 per month is given while \$5.00 per month is given for each person in the family who may be threatened with the disease and who is called a "contact". This extra money is expected to be used to buy more wholesome food so that the members of the family may have a better chance of keeping the disease under control. The tables show there were 23 cases in which this extra allowance was given.

A second type of extra financial allowance is an amount of \$5.00 per month for expectant mothers during the last four months of pregnancy. This money also is provided to allow a more adequate diet for it is known that "inadequate food during this period will increase the likelihood of miscarriages, premature births and still births, difficult labor, infections in the mother and disease and mortality of the infant during the first six months of life".¹ There were 5 cases in receipt of this prenatal allowance. Another service supplied when necessary to the mother is a baby carriage and also, in each case, the Red Cross supplies a layette.

For persons who are not in good enough health to live by themselves boarding home care is available and if the person's health is in a

more critical state he may be maintained in a nursing home. There were two of each of these services supplied in the hundred cases studied.

In family cases, if parents are not able to perform the house-keeping duties a housekeeper will be provided while if only minor nursing services will meet the need then the V.O.N. will visit. There is one instance of the housekeeper service and four instances of the nursing service noted in the hundred cases studied.

During the war years in Vancouver rental increases added to the problems of the administration of social assistance. When recipients of social assistance found it necessary to pay more for rent it became evident that the extra cost of rent was being met at the expense of the amount spent on food. To meet this danger rent subsidies became a necessity, first on the basis of the individual case and later, according to a regular schedule.* This provided that if a single person paid more than \$10 per month rent the Social Assistance Department would pay the amount above \$10. For a group of two persons any rent above \$12 would be paid, any above \$13 for a group of three, etc. Of the hundred cases studied as many as 28 were receiving the rent subsidy. For assistance recipients who own their own homes taxes were being paid in the case of 5 and this is done only after they are one year in arrears in taxes.

To meet other needs a number of miscellaneous services infrequently are provided. In one case household furnishings were supplied. In another case storage was provided for furniture and in two cases furniture transportation was provided. Taxi fare was provided in two cases. This service often is provided as transportation to hospital.

As a consequence of the number of supplementary services which, in addition to the cash allowance it has been found necessary to develop,

* Recently changed.

the present social assistance program tends to violate the principle of less eligibility. It seems evident that when a family takes advantage of all of the services available under the social assistance program this family actually may enjoy a higher standard of living than a comparable family where the breadwinner is among the lowest income group.

It is unlikely that anyone would condemn this development in a social assistance program. It gives promise of reaching standards of "adequacy of benefits in amount and in time",² on which basis only, will the assistance program have the effect of rehabilitating those who have come to need help. It is this rehabilitation process that is important, not only as an economic objective but mainly in the interest of the happiness of the individual and the stability of social life.

However, in spite of the variety of services which may be commended in the Vancouver social assistance program it is noticed that there were three cases among the one hundred studied in which letters from family doctors stated that the families did not have adequate standards of living. The evidences of this condition observable to the medical men may have been due, in these particular families, to a lack of skill in household management rather than to the low income. Nevertheless, in a study reported in 1938 it was concluded that "poverty and unemployment, rather than ignorance of the principles of nutrition or poor household economy, are the primary sources of malnutrition".³

To secure a clearer indication of the operation of the total social assistance program in Vancouver the records of two families of the hundred cases on social assistance selected, were studied in some detail. The case histories of the family of Mr. D. and of Mrs. B. will be found as Record I and Record II in Appendix D of this chapter.

Mr. D., a married man forty-nine years of age is a handy man and general laborer. Mrs. D., who is 12 years younger than Mr. D. has been in ill-health for a number of years and has had one operation since the family has been in receipt of social assistance. There are three children in the family aged 4 years, 3 years and $1\frac{1}{2}$ years. There has been some discussion as to whether or not, to protect her own health, Mrs. D. should be sterilized and although she has expressed some desire to have this done it has not yet been carried out.

This family first applied for assistance in December, 1937, when Mr. D., who suffers from epilepsy, was not able to hold regular employment. However, after a short period on assistance Mr. D. was again able to get work and supported his family until March, 1941. For a short period the family was again on social assistance but again Mr. D. was able to get employment and remained at work until May, 1942. The family lived on savings until November of that year when again they applied for assistance. Mr. D.'s health seems to be becoming less reliable and it is likely that the family will become more dependent on social assistance until the children have grown old enough to support themselves.

Here we see a normal family group of two parents and three children. Both parents are in poor health and the father, although ambitious and a conscientious worker, is able to earn only intermittently. From a computation made on the basis of his part-time work it is evident that if he were able to work steadily he could earn at least \$1250.00 per year though if he were able to hold steady employment it is likely that he would be able to support his family at at least a "minimum adequate" standard of living. Afflicted as he is, however, he cannot maintain a steady position and the family from time to time is dependent on social assistance.

The first item of the case record finds the social worker trying to complete arrangements so that Mrs. D. and the children would be able to go to a summer camp provided by a private agency. It is noticed that Mr. D. appreciated this service and realized that it would contribute something towards the needs of Mrs. D. Later entries show that the visit to camp was postponed because the children had whooping cough.

The case entry of July 5, 1943, shows that Mr. D. had again been in hospital for observation but in October he was again able to go to work and asked that social assistance be suspended. This time he was able to maintain the family without assistance until March 7, 1946, when, in a nervous state, he again came to the office to ask for assistance. Apparently the reason he came to be out of work was not because of ill-health but because no work was available. If ill-health had been the cause of his unemployment he would not have been eligible for unemployment insurance, which he had been receiving for three months. However, to be eligible for social assistance he knew that he had to have a doctor certify that he was unfit for employment and the usual case work determination of need was carried out.

When a visit was made to the family at home they were found to be in a destitute state and if it had not been that they had been able to rent a house at a very reasonable rate from a relative one can imagine how much worse their living conditions would have been. The family was reinstated on social assistance at a rate of \$58.75 per month and in addition they received an amount of \$17.00 per month from Family Allowance.

Not long after the family was again on social assistance a complaint was received that Mr. D. had been working but on taking the matter up with him it was found that the type of work was merely casual and did

not give a regular income on the basis of which he would have been ineligible for social assistance. In the meantime the family had come to need wearing apparel and bedclothes and these were supplied. Mrs. D. and the children were again planning to attend summer camp.

In the case notation of October 23, 1946, an indication is given of the handicap which Mr. D. suffers because of the condition of his health. Although Mrs. D. then was stated to be in fairly good health it is evident that the health of the children was far from satisfactory. As Margaret was five pounds underweight the indifferent health of the children may have been due to lack of proper nourishment for Mr. D. complained that they were not able to manage on the income which they had. It is true of course that there are other factors besides inadequate food which contribute toward ill-health but "thus far few, if any of us, realize what percentage of illness is attributable to inadequate food".⁴ However, it is possible that if the ill-health of the children was due to inadequate food the condition may have developed when Mr. D. was supporting his family on his own rather uncertain earnings. This example points to the need in a comprehensive welfare program for provision of assistance to a family, not only when the breadwinner is unemployed, but also to supplement the income of the breadwinner when his income is not sufficient to maintain his particular family at a "minimum adequate" standard of living.

From the case record of the D. family it is seen that their income was made up of \$58.75 per month social assistance plus \$17.00 per month from Family Allowance. In addition the family received clothing, household furnishings, medical and hospital attention and free summer camping. If these services had not been available it is likely that the family would not have been able to hold together and the children, taken

from their parents, would have suffered the handicap of being brought up in an adoption home, some other type of foster home or even in an institution. From the case record of this one family it is evident that in the administration of social assistance in Vancouver, although standards may not be as adequate as they should, the principle is accepted that no home should be allowed to disintegrate merely because of lack of financial resources. This is an application of the generally accepted observation that if homes are allowed to break up the resultant costs from individual and group disorganization as shown in emotional ill-health, delinquency and other allied symptoms far exceed the comparatively minor costs of keeping family units intact.

Although the actual cash allowance received by the D. family from social assistance is \$58.75 per month if to this we add the 6% that is deducted to purchase clothing, the total amount for which the D. family is eligible is \$62.50 per month. To this might be added \$10.00 per month as the value of the medical services which this family receives, as estimated from the tables of costs of the Family Welfare Bureau. For the D. family this amount would seem to be a very moderate estimate. In all, then, the D. family may be said to be receiving a monthly income of \$72.50 per month, or \$870.00 per year.

If reference is now made to the study of incomes in Chapter III, Table 3, it will be noticed that there would have been approximately 12% of married men income recipients in British Columbia in 1942 with incomes below \$870.00 per year. Among these must have been a considerable group with families of average size and who were living in Vancouver. Even allowing for a difference in cost of living between 1942 and 1946 and differences in income rates it seems evident that in Vancouver in 1946

there must have been a considerable number of married men income recipients with families of average size who would have been receiving an income less than that of the D. family. This indicates that when there is taken into account other services in addition to the cash allowance, the total social assistance program in Vancouver does allow a more adequate budget than do the incomes of some of the lower-rate income recipients.

While particular attention in the D. case has been directed to the actual material items which have been supplied to the family one must not overlook the case-work services of the trained personnel. Constructive supervision has been maintained, especially in regard to the health needs of this individual family, and the support extended to Mr. D., not only in helping him with his own health problem but also in attending to the health needs of his wife and family, must certainly have aided him to support his family for at least part of the time. This is of value, not only from an economic point of view, but also because it must have contributed to the feeling of security and to the happiness of the D. family. It is this professional case-work approach to social problems that is coming to be recognized as the distinctive feature of progressive welfare administration.

A second case selected for detailed study is that of Mrs. B. The record of this case will also be found in Appendix D.

Mrs. B. is 34 years of age and her husband, to whom she had been married for ten years deserted her in 1945 leaving her with four children aged 10 years, 8 years, 5 years and 1 year.

Mr. B. is nine years older than Mrs. B. He generally worked steadily although at seasonal occupations such as fishing and lumbering, and his income had been sufficient so that over a period of years the

family had been able to purchase the small home in which they were living at the time Mr. B. deserted. However, it will be noticed that Mr. B.'s relations to his family have always been rather unstable as there have been previous temporary desertions.

The original case record entry shows that after Mr. B. deserted, Mrs. B.'s mother came to live in the home and for a time attempted to support the family through employment at picking fruit. However, this source of support was soon found to be inadequate and even if Mrs. B. had been able to make some plan for the care of the children her own health, as is shown by the case record, would have prevented her from taking any type of employment. Thus two months after her husband deserted Mrs. B. had no alternative but to apply for assistance. Because Mr. B. is still considered responsible for the support of his family Mrs. B. is not eligible for Mother's Allowance and was granted Social Assistance.

The second case record entry gives some indication of the uncertainty of family relationships between Mr. and Mrs. B. Apparently there has been little confidence on the part of Mr. B. although Mrs. B. shows evidence of being a good housekeeper and a responsible mother. The house is kept clean, the garden is made use of and the children seem to receive good care.

Mrs. B. had been making every attempt to locate her husband as this is required as a condition of the family's eligibility for social assistance. Both the Family Court and Selective Service were approached for aid in finding Mr. B. but he seemed to have disappeared completely.

On December 13, 1945, the next visit was made to the home of the B. family, especially for the purpose of giving Mrs. B. a certificate so that she could get free toys for the children supplied through a committee

of the community chest. It was noted that the house was poorly furnished though clean. The family was in need of clothing so Mrs. B. was authorized to call at the central clothing depot for clothing and shoes for herself and the children.

The next visit was made two months later and conditions in the home were about as at the previous visit. Mrs. B. reported that the vegetables which had been grown in the garden had lasted until the end of December. This would be an important item in maintaining the standard of living of the B. family during this time. Since the last visit, too, Mrs. B. has had an operation for a condition of varicose veins and the operation had been followed by treatment. Mrs. B.'s health has been improved as the condition had been a serious handicap to her in doing her household duties. Medical attention had been given to the children also and the two oldest had had their tonsils removed. The youngest child had enlarged tonsils and his condition was being supervised by the Metropolitan Health nurse.

Mrs. B., even without the support of her husband, seemed to be doing a good job managing the household. She had paid the taxes for the past year and in addition to adding to the income of the family through raising garden produce for home use she had also contrived to collect enough fuel for the summer months.

Following this visit to the home of the B. family the social worker made a point of getting in touch with the Metropolitan Health nurse to secure more information on the health of the children. It was found that the two older children had contracted an eye infection for which they had been treated at the hospital. The infection prevented their attendance at school for two weeks but their general health was reported as good and

they were said to be getting along satisfactorily at school. These instances of medical treatment and supervision of children show the importance of the health services which are available to those in receipt of social assistance. If children's health is maintained it gives them a reasonable chance to keep up in their school work and allows them to participate in the normal social activities that are necessary for the proper development of their personalities.

Almost five months went by before another visit was made to the home of the B. family. The record for this visit again shows the same evidence of Mrs. B.'s attempt to keep the home in as good condition as possible. She helped out the family budget by growing a garden and by collecting wood and paid the taxes by installments. The children were doing well at school but the oldest girl seemed to be having some trouble with her eyes and was being kept under observation by the school nurse. The third child was suspected of having defective tonsils and would have them removed if a subsequent examination confirmed this. The health of the youngest child was said to be good. Mrs. B. was apparently conscientious that the children maintain regular attendance at school and their steady progress would indicate a good attitude in the family toward the educational life of the children. Even with the father missing Mrs. B. appears to maintain very wholesome family relationships in her home.

The B. family was visited again on November 7, 1946, and conditions in the home appeared to be as usual. The children were back at school and were keeping well. The youngest child appeared to have defective tonsils and Mrs. B. was going to take him to the hospital for an examination. The members of the family again were in need of clothing and a requisition was approved for clothing for Mrs. B. and all the children.

Later Mrs. B. called at the social assistance office to say that she needed a coat and as it had not been mentioned specifically on the requisition she had not been able to get it. She was therefore given a requisition for this article.

The B. family is an example of a case where the need of assistance is clearly indicated. Because the father has deserted, not only is it necessary to provide adequate financial support for the mother and four children, but the mother must be assisted to enable her to give the children the care they should have and which is jeopardized by the absence of the father. In this instance, because Mrs. B. had a severe condition of varicose veins, she was not able fully to give her family proper care and was referred to the hospital for treatment. Surgical attention was successful and Mrs. B. soon was able to carry out her household duties without handicap.

It soon became apparent that the children in the family had health defects which either were corrected by the removal of tonsils or were kept under supervision. Two children were treated successfully for eye infections and one was kept under observation to determine if glasses would be necessary. Altogether, the health of the whole family improved and the children attending school were keeping good attendance and making normal progress. This one case gives ample evidence of the value of an adequate health service covering both preventive and corrective treatment to maintain a higher level of health, happiness and efficiency as part of the social assistance program.

In this case record it will be noticed that an approach was made to this family in terms of a case-work interpretation of individual needs. This is especially apparent in dealing with the health needs of the family and the school life of the children. The family responded in an encouraging manner, not only in making good use of educational and health facilities, but also in contributing to their own support by keeping up the home, collecting fuel and growing a garden. Of course, a still more significant indication of this is seen in the reasonably normal standards of home and family relationships which are being maintained.

The amount of cash allowance which the B. family received on social assistance was \$51.25 per month and, in spite of the other services being given, it may be questioned whether this is a large enough income on which the family may maintain a "minimum adequate" standard. It must be remembered that present social assistance schedules are a development of former "relief" rates of which it has been demonstrated that they were "very frequently inadequate in amount",⁵ and to determine more exactly their adequacy, a rather comprehensive survey, including a health and nutrition survey, would be required. In a health and nutrition survey conducted by the Department of Health and Welfare in 1946. in typical areas of British Columbia it was found that among 1500 children between the ages of 5 and 14, "one-third of this group were not being fed recommended amounts of green and yellow vegetables, citrus fruit and tomatoes, and whole grain cereals".⁶ The consequences of the deficiencies in the diets were shown in

"certain mild nutritional deficiencies", while a group of children⁸ "showing indications of marked defects" were given more thorough examinations. When there are these evidences of nutritional deficiencies in the children among the general population of the province it is highly likely that the children of families on social assistance are endangered still more seriously. Certainly, there should be the greatest concern in formulating welfare policies that rates of social assistance actually should provide "minimum adequate" standards and this can be ensured reasonably well only if social assistance rates are made up on the basis of a standard budget.

If Mrs. B. had been eligible for Mothers' Allowance and had been granted this form of support rather than social assistance her cash income would have been \$57.50 rather than the \$51.25 per month which she did receive. However, on Mothers' Allowance the family would not have been eligible to secure free clothing nor to have the taxes paid on their home after they had become over one year in arrears. It seems likely that the family was better off on social assistance than they would have been on Mothers' Allowance even taking into account health and other miscellaneous services provided by public authorities and certain services provided by private agencies for which they would have been eligible if they had been on Mothers' Allowance.

From an analysis of the 100 cases selected from those in receipt of social assistance it is evident that there are a number of reasons why people come to be in need. This knowledge

is important in formulating an adequate welfare policy. As social assistance in Vancouver is not available to the employable unemployed, general unemployment will not be included here as a cause of need. In addition, as there is no particular case among those selected where the size of the family was the main reason why the family was not self-supporting, this reason will not be included as a cause of need.

Among the 18 single persons and among the 31 family units containing mother and father only, by far the most common reason of need was advanced age. Many of these people are over 60 years of age and even if some still are able to do some work they find only casual and temporary employment. Of the few among these groups who are younger, ill-health and mental and physical defects are the reasons why they are not self-supporting.

The main reason of need among the 10 family units containing father, mother and children, is ill-health. Of the different illnesses contributing to incapacity, by far the most common is tuberculosis which was the cause of unemployment of the breadwinner in 7 of the 10 families.

The largest single group in need was made up of 41 family units including mothers and children only. Of these broken families, the cause in 24, or well over one-half was that the mother and father were either separated or divorced while in 5, there were unmarried mothers. In these cases, aside from the income from family allowances, the children have not the usual source of support.

This study further points out that in addition to the need for food, clothing, shelter, fuel and light, there are a number of other needs which must be met, even for the single person or the family group, who are being maintained at not more than a "minimum adequate" standard of living. These needs require the provision of preventive and corrective health service of all kinds, household furnishings and other services that contribute to happy home life and to "personal development". The social assistance program itself can hardly be said to provide services that commonly are regarded as contributing especially to personal development but fortunately these services are available although provided almost entirely by several private agencies. In summer there are free summer camps and sports facilities and during the rest of the year club activities of many kinds.

From the budget study of Chapter II it is evident that the cash allowance of social assistance in Vancouver, which is supposed to provide food, clothing, shelter and fuel and light, will not do more than maintain a "subsistence" standard of living. When people are on the assistance rolls for any length of time they are certain to need other services than are met by the cash allowance. To meet these needs it has been found necessary to provide extensive health services, to give supplementary rent allowances and to pay taxes. In addition to these more costly items there are other items, as shown by Table 2, less costly, but important nevertheless in the individual instance in which

they are supplied. Finally, there must not be overlooked the opportunities provided for recreation and social participation, which, by contributing to the development of personality and the upkeep of morale, add something without which mere physical maintenance would be largely futile.

From Chapter III it is evident that although there are a group of people in Vancouver with incomes sufficient to maintain only a "subsistence" standard of living, while, at the same time the rates of cash allowance of social assistance will maintain only a "subsistence" standard of living, there is no evidence to indicate that the cash allowance rates of social assistance actually were set at an amount below the lowest income which a person might earn. Rather than this, social assistance cash allowance rates have grown from rates of "relief" paid during the depression and these rates commonly were based on no standards. It may be said, however, that the rates of cash allowance now do bear a relation to a standard budget though as yet this budget will maintain only a "subsistence" standard of living.

From the study in the present chapter of cases on social assistance it is shown that, in addition to the cash allowance of the social assistance program, there are provided a number of other services necessary for the maintenance of a standard of health and decency. Even though these other services may not be maintained at the most desirable level it nevertheless seems evident that families or single persons on social assistance

in Vancouver are able to maintain standards of living at higher levels than are some of the lower income group who are on the rolls of social assistance. This observation indicates that the social assistance program in Vancouver is growing away from an adherence to old Poor Law principles and is developing toward a modern welfare program with assistance provisions based on what may be called scientific standards of adequacy. An indication of the character of this development will be given in the following chapter.

RECORD 1.

Case Record

File No. -----

Name .. D. Mr. Age 43

Date .. December 16, 1937

Occupation .. General Labourer

D. Mrs. Age 31

Children

Margaret, born 1939

Dolores, born 1940

Douglas, born 1942

This family had first applied to the city social services on December 16, 1937, for assistance as Mr. D. had been unemployed due to ill-health. They have been on social assistance intermittently ever since and recently have again been granted assistance. The following is the record from this time.

June 18, 1943

June 18, 1943. Visited at to take application of Mrs. D. for A. Fresh Air Camp. Mr. D. was the only one at home. He is pleased that his wife is going to A.F.A.C. He says it will do her good to get out and meet other people as she suffers from "an inferiority complex". Application was taken and left for Mrs.D. to sign and send to the office.

June 25/43. Camp applications of Mrs.D., Margaret, Dolores and Douglas forwarded to Mrs. B. of the A.F.A.C.

July 5/43. Hospital lists show Mr. D. was admitted to V.G.H. on June 24 and discharged June 27. Telephoned V.G.H. and found that Mr. D. had been in for observation.

Aug 2/43. Visited regarding the vacation date for Mrs.D. and children at A.F.A.C. They had intended going on Aug.6, but this was delayed as the children were recovering from whooping cough. Visitor phoned Mrs.B., A.F.A.C. to postpone date until Aug.20.

Aug.24/43. Mrs. B., A.F.A.C., telephoned to say that Mrs.D. and children had left the camp without explanation on the second day. Visitor interviewed Mrs.D. and was told that Margaret had continued coughing at the camp so that Mrs.D. decided to leave the camp. Visitor telephoned Mrs.B. to explain this.

Oct.13/43. Letter from Mr. D. stating he had obtained employment and would not require further assistance. ... Case closed

Mar.7/46. Mr. D. in the office requesting that his case be reopened. He is in a highly nervous state and stated he would get a letter from Dr. --- to confirm his unemployability. He stated that he has been living on unemployment insurance for three months at \$14.42 per week. The benefits are now all used up.

Mar.8./46. Visited Mr.D. at his home. The family consists of Mrs.D. and three children. They have 30¢ and no negotiable assets and require assistance. The home is a small three-roomed house which they have rented. It is a new building but shabby. The rooms are untidy and crowded but clean. The rent of the house is \$15 per month to be paid to a brother-in-law who is the owner.

Mr. D. was employed by the from October 1, 1943 to Aug.25. 1945. As a labourer he earned about \$35.00 per week. His statement of earnings for the 36 weeks he was employed in 1945 showed a gross of \$1245.84. He worked at for a short time after this but then was let out of employment.

The only income at present is from Family Allowance.

Mr.B's ailment is of long standing and the prognosis is poor. It is doubtful if he will be able to find another job in the present labor market.

Mar.14/46. Case re-opened in Group 5T, MI. Total \$58.75 as from April 1.

May 10/46. An anonymous telephone call was received complaining that Mr. D. had been working for the ... for two or three months while in receipt of social assistance. Telephoned the alleged employer but was informed that Mr. D. had not been employed by them.

May 13/46. Mr. D. called at the office regarding the letter from the doctor.

Mr. D. was asked if he had been employed recently (as stated in the telephone call). He said he had worked for two or three days last month but had not declared this employment as he feared his allowance would be stopped. His family could not live on their present income. Mr. D. was informed that he must declare all his earnings and should bring us a statement from his employer. This he promised to do.

June 4/46. V.G.H. list shows that Mr. D. was discharged from ward L after two days in hospital.

June 11/46. Mr. D. was in regarding the statement of earnings. He was not working for the firm but only went with the driver of the truck and if the purchaser of the wood wished it piled he was paid by the customer. He had no record of his earnings.

July 11/46. Mr. D. called at the office to request clothing for his wife, the three children and himself. They are in need. Mr. D. is planning to take the children to the A.F.A.Camp..

Clothing requisition authorized.

July 26/46. Mr. D. called at the office with a statement to show that he had been employed by the for three days and received \$10.00. The job could have been permanent but Mr.D. had another seizure (of epilepsy) and it was necessary for him to leave. He requested blankets, sheets, pillow-cases and towels.

Clothing requisition for 2 blankets, 1 pair sheets, 1 pair pillow-slips and towels.

Oct.23/46. Visited the home of Mr.D. Mrs.D. was visiting a sister and Mr.D. was at home with Douglas. The child was having his lunch, which appeared to consist of canned tomato soup. Margaret, aged 7, is attending ... school and is in grade 2. Dolores, who is 6 is in grade 1. Douglas is 4 $\frac{1}{2}$ and is not at school.

Mr. D. attends O.P.D. every six weeks for treatment. He has seizures about every 10 days and these leave his mind a blank. He has no immediate prospects for employment. His wife is fairly well but is unable to work outside the home. The children attending school receive Vi-co each day at a cost to him of 18¢ per week for each. Margaret is underweight five pounds and Dolores, who had mastoiditis when she was seven months old, now has an earache. Mr. D. was advised to take this girl to the doctor for an ear examination. Douglas appears to be in fairly good health but is nervous.

The income of the family is made up of Family Allowance \$17.00 and Social Allowance \$58.75 -- a total of \$75.75.

The expenses were stated to be Groceries \$38.00, Milk \$4.50, Rent \$15.00, Light \$1.50, Newspaper \$1.00, Sundries \$2.00, or a total of \$61.60.

Mr. D. complained that they were having difficulty managing. It was noted that the stated expenses was \$14.25 less than the stated income but Mr. D. said that his wife could not wear the shoes the department supplied and they had to purchase shoes. It was suggested to Mr.D. that food costs might be kept down by not buying canned goods. It is possible that advice on budgeting may be helpful.

Jan.9/47. Mr. D. in the office to request clothing for wife, children and self.

Clothing requisition⁴ authorized.

RECORD 2.

Case Record.

File No. _____

Name .. B. Mr. Age 43 Date .. August 7, 1945.

Occupation .. general labourer

B.Mrs. Age 34 Married 1935

Children

A.	born 1935
E.	born 1937
W.	born 1940
G.	born 1944

Mr. B. has recently deserted.

Cash on hand \$ 2.50

Mr. B. owns the home.

Husband; Vancouver since fall of 1942. Was absent fishing for a short period in 1944 and left June 1945 for ----.

Woman: Married, 34, with 4 children. Husband deserted June 1945. Has deserted several times since marriage. Family Court endeavouring to contact him. Since desertion her mother, who is here on visit, has been picking berries, etc., and supporting family. Mrs. B. is unable to work due to severe varicose veins.

Aug.14/45. Visited at home ... Mrs.B.,A.,E.,W. and G. seen at interview.

Housing .. a four-room old-style bungalow, clear title, 1944 taxes paid. Rooms were clean and orderly. Good use is made of garden.

Mrs.B. said that on June 13th her husband told her he was going to work on a coastwise ship for Co. She waited to hear from him and when no news was forthcoming made enquiries and found that his story was false. A friend in --- wrote to say that she had seen him at the --- station and that he was on his way to, where his mother resides.

Family relationship was not good. She never knew how much her husband earned and all she ever received from him was \$30.00 each pay day for housekeeping purposes. The only money she has received since he went away was the family allowance which has been used to purchase food.

Children - A. born at ... June 5/35, attends C. school, and is to be promoted to Grade 111. E. born at ... Dec.11/37, attends C school, Grade 111. W. born at ... Oct.3/39, will commence school this fall. G. born ... May 24/44, is very heavy for his age. Has had pneumonia and bronchitis and has not started to walk. He appears to receive good care.

Though the children's clothing was in poor condition they were all clean. They appear to be in good health at present. Mrs. B. has been to Family Court and they are endeavouring to locate her husband.

Sept.13/45. Mrs.B. telephoned to advise that she had no word from her husband and requested assistance. Telephoned Family Court and was informed that they had not received any reply to their enquiries.

Recommend case be re-opened as from Sept.16, Group 5-0 support, for issue at unit, Sept.15.

Normal Issue .. No taxes ... Total \$51.25.

Sept.25/45. --- Family Court advises reply received from --- selective service stating there is no record of Mr.B. No reply received in reply to letter sent to ---. Until Mrs.B. can furnish

additional information re man's whereabouts no further action is possible at this time by the Family Court.

Dec.13/45. Visited applicant at — and gave her gift certificate for children's toys.

House .. the house was clean but very poorly furnished. Mrs.B. said she had never heard anything further from her husband. She stated she and the children needed clothing.

Dec.15/45. Clothing requisition ... authorized for clothing and shoes for Mrs.B. and children.

Feb.12/46. Visited applicant at ...

Housing : Home is barely furnished and somewhat untidy but is kept clean. Mrs.B. has a small vegetable garden and last season grew sufficient vegetables to supply the family until the end of December.

Health : Applicant was in ... Hospital and underwent an operation for varicocele. She has since been attending OPD for injections .. she is apparently cured. She has been in good health otherwise except for a cold. While Mrs. B. was in hospital A. and E. were also admitted and had their tonsils removed. They have been in good health since. The baby G. has very enlarged tonsils and applicant will see the Met. Health Nurse for advice regarding him.

Mrs.B. states that she has had no word of her husband and does not know where he is. She has received no assistance from him. The title to the house in which the family live is said to be in the name of applicant's husband. She states that she has paid the taxes for 1945. Applicant appears to be a good manager.

Fuel: She picks up sufficient to supply her during the summer months but does not attempt to provide for the winter. With the care of the home and the four children and the garden she has all that she can do.

Visitor spoke to ... MH nurse who stated that the children, A and E, had an eye infection early in January for which they were treated at OPD. They were away from school for two weeks on account of this but have been in good health since and appear to be getting along satisfactorily at school.

Jan.26/46. Clothing requisition ... for limited order of clothing for Mrs.B. and two children, E. and W. authorized.

July 5/46. Visited ..

Housing: The house is scantily furnished and untidy, but is reasonably clean. Mrs.B. has planted a good vegetable garden which appears to be doing well. They have a good supply of raspberries. Applicant states she is feeling well. A. has passed to grade VI at C. school. Her eyes are not strong . On

On speaking to the school nurse visitor was told that A's eyesight did not appear to be defective but that she was watching to see if an examination is necessary. Miss K. also stated that W. had been examined by school doctor for tonsil trouble and was to be given another examination in September and if his tonsils were found to be enlarged an operation would be recommended. E. passed into Grade IV and W. to Grade II. The youngest child G.(2) is healthy and active.

Income: Family Allowance \$24.00.
S.A. 51.25

The taxes for 1945 have been paid but so far these for the present year are outstanding and Mrs.B. will try to pay these by monthly instalments. Applicant is able to collect wood in the neighborhood in sufficient quantities to supply them during the summer months but later will buy wood for the cold weather. She has almost a cord on hand left over from last winter. Husband.. No word has been heard of her husband's whereabouts.
Remarks: Mrs.B. appears to be a capable manager and is bringing up her children nicely. She sees that they get to school although they have to walk about a mile and a half to reach it. Continued assistance is necessary.

Nov.7/46. Visited .. Little change in housing from previous report but home is kept clean and well aired.
Mrs.B. has been in good health during the summer and autumn. All the children are attending school regularly and keeping well, except the youngest, G. He is thought to have had tonsils and when he has a cold he has great difficulty in breathing. Mrs.B. intends to take him to OPD for examination. Mrs.B. has had no word from her husband. A. is in grade VI, E. in Grade IV, and W. Grade II, C. school. Applicant is requesting an issue of clothing and shoes for herself and four children. Clothing requisition ... authorized for same.

Nov.27/46. Applicant called at office stating she had asked for a winter coat for herself from VCCC when she went to obtain clothing on requisition She was asked to obtain a special requisition for a coat.
Requisition ... authorized for a coat for Mrs.B.

CHAPTER V

THE ADMINISTRATION OF THE SOCIAL ASSISTANCE PROGRAM IN VANCOUVER.

1. A Summary of Previous Chapters.
2. Social Assistance
 - (a) A definition of Social Assistance
 - (b) The authority of the City of Vancouver to give social assistance
3. Vancouver first established a Social Assistance Department in 1914
4. Social assistance was not a serious problem until the depression beginning in 1929.
5. The Federal Unemployment and Relief Act of 1930 brought both the Federal and the Provincial Governments to the Aid of the Municipalities.
 - (a) Direct Relief to the employable unemployed
 - (b) Direct Relief of the unemployable unemployed remained a Municipal Responsibility
6. The Provincial UNEMPLOYMENT RELIEF BRANCH set up in Victoria in 1934
 - (a) To co-ordinate "Relief" policy throughout the Province
 - (b) To scrutinize the "Relief" expenditures of the Municipal Authorities
7. Changes in the Administration of Social Assistance since 1930 in Vancouver
 - (a) Originally groceries only were given
 - (b) "Script" for the purchase of items of the budget
 - (c) The development of a cash payment for assistance
8. Participation of the Provincial Government in the Financing of Social Assistance
 - (a) An approved rate schedule
 - (b) Contributions of the Provincial Government toward special services

9. An Explanation of the Tables of Rates of the Cash Allowance for Social Assistance.
10. Other Services Provided in Addition to the Cash Allowance
 - (a) Supplementary Assistance to maintain shelter
 - (b) Medical and hospital services
 - (c) Supervisory health services for children
 - (d) Housekeeper services
 - (e) Nursing services
 - (f) Institutional services
11. Recipients of Social Assistance may have certain amounts of Personal Income in addition to the Social Assistance
 - (a) Income allowed for dependents
 - (b) The policy in regard to members of the family earning
12. Influences in the Development of Welfare Organization in British Columbia.
 - (a) British Columbia never had a Poor Law
 - (b) Welfare development in British Columbia does stem from the English background
 - (c) The Influence of trained social workers in provincial administration
13. The Improvement of Provincial Welfare Standards Caused an Improvement in the Standards in Vancouver.
14. There had been a Lack of Provincial Government Co-ordination and Supervision of Welfare Policy throughout the Province.
15. The Social Assistance Act of 1945
 - (a) The maintenance of standards of welfare services throughout the Province
 - (b) The supervision of municipal services by the Province
 - (c) Provincial assistance to maintain adequate personnel standards in welfare administration

16. An Evaluation of the Social Assistance Program in Vancouver

- (a) There have been important improvements in the social assistance program in Vancouver during the past 15 years
- (b) Some of the old poor law principles still are applied
- (c) Vancouver's Social Assistance Program could provide more adequate services if it was supported by a comprehensive National Welfare plan providing health services and low-cost housing
- (d) Standards of social assistance in Vancouver should be brought up to the level of adequate support and social assistance should be given as a right.
- (e) When Poor Law standards are abandoned the modern welfare program soon grows beyond a comparison with standards of less eligibility

CHAPTER V

THE ADMINISTRATION OF THE SOCIAL ASSISTANCE PROGRAM IN VANCOUVER.

It is seen from Chapter I that Welfare development tends to move slowly and that in Canada modern welfare standards have not yet been achieved. Chapter II, referring to social assistance and standard budgets, points out that although the rates of cash allowance in Vancouver's social assistance provisions perhaps do not meet modern standards of adequacy, when there is taken into account other services which are provided, the total program probably does provide a standard of living somewhere near an "adequate minimum".

In Chapter III reference is made to the principle of less eligibility in welfare provisions and in a study of income rates in British Columbia the conclusion is arrived at that some incomes probably are below a "minimum adequate" budget. If social assistance rates actually are set below the rates of these low incomes then recipients of social assistance may be expected to be living at a standard below the level of an "adequate minimum". In an effort to determine whether this might be the case in Vancouver a study was made, as is shown in Chapter IV, of 100 cases from the rolls of social assistance in Vancouver. The evidence seems to show that although the cash allowance given under social assistance is probably not sufficient to provide more than a "Subsistence" budget, the other supplementary services provided probably allow recipients of social assistance to maintain something approaching a "minimum adequate" standard of living.

The Social Assistance program in Vancouver is administered through the authority of the social service committee of the City Council and is

delegated by this committee to the Administrator of the social service department. Social Assistance itself has been defined as "the social services provided ...which are designed primarily to promote the welfare of children, individuals, and families suffering from various social needs" ¹

In accordance with traditional procedure, by the city Charter the responsibility for assisting people in need was imposed on the city of Vancouver. In Section 163, Sub-section 229, the city is empowered to raise money:

- i. "For granting aid to charitable institutions and for the relief of the poor and for erecting, leasing or establishing and maintaining a poor house or house for the aged and infirm, either within or without the city limits for disabled or decrepit persons"

Of more common reference is section 344, which states that:

- ii. "It shall be the duty of the city to make suitable provisions for its indigent and destitute"

Although the city of Vancouver had had an Assistance Department since 1914, as its responsibilities were taken to apply to the unemployable indigent and their dependents only, its activities were comparatively light. However, with the onset of the depression in 1929 the situation changed rapidly and since that time welfare services have become an increasingly important area of civic administration.

For the first year of the depression Vancouver had to carry the total burden of relief costs but in 1930, the federal Unemployment and Relief Act brought both the provincial and the federal governments to the support of the municipalities. As the contributions of the two senior governments applied only to employable unemployed, Vancouver still was responsible for assistance to the unemployable indigent. Unfortunately there was no

clearly acceptable definition of Unemployable, and this contentious point led to severe disagreements between municipal and provincial administrative offices.

For a number of years there were various changes in the shares of the assistance burden that were carried by the different levels of government but from December 1935 the provincial government assumed 80% of the cost of assistance to employable unemployed living in Vancouver. Assistance to the unemployable unemployed still remained the responsibility solely of the municipality.

In the early days of relief administration in British Columbia the relations between the provincial government and the municipalities which it was assisting were mostly informal. However, for the purpose of co-ordinating relief policy throughout the province, the Provincial Government, in 1934, set up in Victoria, the Unemployment Relief Branch. This agency was to provide a supervisory function but in connection with financial policies only. It was concerned mainly with approving the types of expenditures on the part of the municipalities, toward which the province was expected to contribute its share. The agency, therefore, tended to have as its main function the setting of maximum standards of financial assistance beyond which the municipalities could go, only at their own cost.

Supervision by the Unemployment Relief Branch was carried out mainly by a scrutiny of the requests made by the municipalities for reimbursement from the provincial government of assistance expenditures. Although most municipalities were served by travelling inspectors the activities of the Vancouver social assistance office were sufficiently important to justify a permanent inspector being placed in that office.

The manner in which assistance in Vancouver was dispensed also may be referred to. Originally, groceries only were given to unemployable indigents and these were handed out at the "relief" office but after September 1, 1932 "script" was given, with which groceries could be purchased at stores. Subsequently separate issues of script were added to purchase meat and coal although later, when it became necessary to assist with rent payments these were made in cash directly to the landlords. From 1935 on, the able-bodied were expected to work out their "relief" at the rate of 40¢ per hour, or some such amount, until their earnings equalled the amount of their allowance.

Further experience in the administration of assistance led to changes in procedure and from September 1, 1936, a single assistance cheque was given to cover the cost of food, fuel and light, though rent still was being paid directly to the landlord. Later, when it was found advisable to pay the taxes of home owners who were on assistance these payments were made directly to the tax office. However, in 1944 the rent allowance also was added to the assistance cheque though taxes on a home still are paid directly to the tax office. The complete schedule of payments is shown in table 1, Appendix D, at the end of this Chapter.

The rates of social assistance shown in this schedule, and last authorized in 1944* are based on a schedule prepared by the Social Assistance Branch of the Provincial Department of Health and Welfare and authorized in 1944*. This schedule is shown in table 2, of Appendix D. The allowance to cover food in the schedule of the Social Assistance Branch was based on the study of a 1936 Report of the Dominion Government Nutrition Council. As the amounts allowed for Shelter and for Sundries were based on what were considered enough to supply these at a "subsistence"

*These rates recently have been raised.

standard it may be considered that the schedule represents, roughly, a standard budget. In Vancouver, the procedure developed of deducting 6% of this budget and with the money clothes were purchased which were distributed free from a central depot to those receiving social assistance.

For payments made on the basis of this approved schedule the Provincial Government contributes 80% though in the case of Tuberculous indigents contributes 80% also of any additional amounts required for maintenance and rehabilitation. Items designated for maintenance and rehabilitation may include the payment of rent, instalments on the purchase of a home, insurance premiums and other expenses which, by contributing to the feeling of security of the patient, may be expected to shorten the period during which he will be dependent.

In the support of indigents suffering from ailments other than Tuberculosis the Provincial Government, in addition to its part of the normal cash allowance, contributes 50%* of the cost of such items as the repair of a roof, the purchase of a stove and other comforts and necessities. For expectant mothers a pre-confinement food allowance of \$5.00 per month for four months is available and of this also the Provincial Government pays 80%.

In explanation of table 1 of rates of social assistance found in Appendix D of this Chapter, it may be noted that 1SW means one single woman, 1SM, one single man, 1SWO, one single woman, owner of the shelter in which she lives; 1SMO, one single man, owner of the shelter in which he lives; 2F, two persons living in a rented shelter furnished with light, heat and fuel; and 2T, two persons living in a rented shelter not furnished with light, heat and fuel, other designations accordingly.

*Now 80% **

*** As this study is concerned only with Occidental cases on assistance, the table is not given for Orientals which is based on different rates.

It must be understood that the table shows the original cash rates of assistance after the 6% has been deducted to cover the cost of clothing. Although a cursory examination of these rates may suggest that they do not meet the criterion of a "minimum adequate" living standard it must be noticed that a variety of other services are available to the recipient of the cash allowance.

Although originally in approving this table of social assistance amounts the Provincial Government had budgeted for rent at the rate of \$10.00 per month for one person, \$12.00 for two persons, \$13.00 for three persons in a family, etc., the Vancouver authorities had considered that a smaller rent allowance was sufficient and computed the difference as added to the food cost of the budget. However, during the war period rents in Vancouver began to rise and in an increasing number of individual cases it seemed apparent that recipients of social assistance were being forced to reduce their expenditure on food to keep their rent paid. To meet this situation rent subsidies were granted but the number of individual cases in which this was necessary became so large that a regular schedule was drawn up. Under the policy at present followed* if a single person on social assistance is paying more than \$10.00 per month rent the whole balance is made up. For two people any rent above \$12.00 is paid; any rent above \$13.00 for a group of three persons; anything above \$14.00 for a group of four persons, etc. It is believed that this measure allows the recipients of Social Assistance to spend sufficient on food to maintain a standard reasonably near a "minimum adequate" for nutrition.

A further measure has been taken to ensure that the recipient of social assistance may have shelter. If a recipient of social assistance is living as a sub-tenant in the same quarters as another recipient, who is

* Recently changed to the former table.

either the renter or owner of the property, the sub-tenant may be allowed a shelter assistance. This allows the sub-tenant to keep up his rent payments so that the renter or owner of the property may not lose his tenancy.

All recipients of social assistance may receive hospital and surgical services free at the Vancouver General Hospital. These services include operations, medicines, X-ray, and other treatment, which may contribute to the cure and rehabilitation of the indigent person. In addition to the services which are available through the hospital there are also available the services of private doctors at their own offices. Through an arrangement with the Medical Association, on presentation of his medical card, the recipient of social assistance may seek the services of the doctor of his own choice. On the basis of need, the costs being met equally by the provincial and municipal governments, dentures, glasses and other aids are available while, for school children, free dental attention is available at school clinics and through school nurses, the Metropolitan Health Services give general health supervision.

When the mother in the home is unable to care for her household, a housekeeper will be provided, while if temporary home nursing is required, the services of the Victorian Order of Nurses is available. Older persons or invalids may be maintained in boarding homes though if they require a greater degree of attention nursing home care is available.

In regard to the cash allowance of social assistance it is not necessary that the recipient be without any other personal income. For the single person such other income to an amount of \$5.00 per month is not taken into account, while the amount exempted for two adults, or one adult and one dependent, is \$10.00 per month, and for each additional dependent an additional exemption of \$2.50 per month is allowed until the total family

income has reached an amount of \$20.00 per month. For other income above these amounts the social assistance cash allowance is reduced by equal amounts. Minor children living in the home and earning more than \$10.00 per month are not considered dependents and for them no social assistance is given. If the earnings of the minor are below \$10.00 but greater than \$2.50 he is counted a dependent but no exemption in the family income, aside from social assistance, is allowed for him.

An employed child living at home and earning more than \$10.00 per month is allowed to retain \$30.00 per month for his own use, but if he is earning more than \$40.00 per month, one-half of his income is computed as available for the family, in working out the amount of cash allowance for which the family would be eligible. For other children above the first living at home who are earning, each is allowed \$10.00 per month for his own use, all of the rest of his earnings being computed as available for the support of the family. This feature in the administration of social assistance in Vancouver indicates that the poor law requirements of parents and children mutually being responsible for one another's support still is applied.

Although in contradistinction to some of the older provinces of Canada, British Columbia has never had a Poor Law, it may be accepted, nevertheless, that the social assistance program in Vancouver does stem from English Welfare history. While it must be admitted that earlier assistance provisions were extremely limited, there have been, during the past fifteen years, important changes in administrative procedure and improvements in the standards of assistance given.

In meeting welfare problems of the depression finally it had been found necessary by the provincial government to enlist the services of persons especially trained in Social Work. The resulting improvement of provincial

welfare services was reflected in the development of a more adequate program in Vancouver. This was due, partly to better organization in provincial welfare administration, and partly to the development of a more adequate understanding of welfare problems by the administrative authorities of the Vancouver Social Assistance Department. In addition, from 1938, the provincial government adopted a policy of granting assistance to municipalities to help maintain their unemployable indigents.

However, even though it now long had been accepted policy for the provincial government to give the municipal authorities financial assistance in meeting their social assistance costs, no adequate supervisory procedure had grown up. Such an administrative procedure was necessary, not merely for the purpose of checking the expenditures of the municipalities, but for the far more important reason of coordinating welfare planning and maintaining uniform standards of services in all parts of the province. This improvement in provincial administration finally was achieved in 1945 with the passage of the Social Assistance Act of British Columbia.

Under this new Act the provincial government still was empowered to assist the municipalities financially but only under the condition that "The municipality shall provide and maintain social assistance and relative social administrative services on a basis consistent with the standards established by the rules and regulations made pursuant to this Act."² Furthermore, it was provided that the provincial Director of Welfare was "empowered to establish regulations and formulate policies not inconsistent with this Act for the administration of social assistance throughout the province as a whole, and for the local administration thereof"³ As a means of control over municipal authorities the provincial government was

empowered "to withhold Provincial funds if local authorities fail to comply with any provisions of the Act or of any of the regulations made pursuant"⁴ to the relevant sections of the Act. The Director of Welfare was given power to make any enquiry or any investigation at any time into the administration of social assistance in any municipality in the Province.

The standards of social assistance to be provided were to be at "a reasonable level consistent with the cost of living as related to standards of assistance".⁵ As a guide for the municipalities the provincial authorities will make a review of the cost-of-living index from time to time and on this basis will make out a table of social assistance rates, on which table of rates it will reimburse the municipalities at an agreed percentage rate, for their assistance expenditures.

So that personnel standards may be maintained the Social Assistance Act requires that Social Workers employed by municipalities must "have qualifications equivalent to those required in the Provincial Services"⁶ If a municipality requires more than one social worker the province may assign half of the social workers, or may make up 50% of the salaries of municipal social workers, if these salaries are not more than the salaries set according to provincial schedules. If the municipality does not wish to employ social workers arrangements may be made for provincial workers to carry out the necessary welfare work in the municipality with the province being reimbursed by the municipality on the basis of the number of cases dealt with. In Vancouver, the provincial government has attempted to supply half of the number of social workers required, but as the demand for social workers in other parts of the province has been more than can be met completely by the present supply of trained workers, it has not been possible yet to meet the standards that are considered adequate.

Nevertheless, in spite of all the improvements that have been made in the administration of social assistance in Vancouver some of the marks of

the old poor law still remain. Although such welfare payments as Family Allowances and Old-age Pensions are paid by cheque mailed to the recipients, in Vancouver recipients of social assistance must call each month for their cheques at the Social Assistance offices. Not only must they call for their cheques but they must come to the back doors of the Social Assistance offices. The imposition of the inconvenience and the embarrassment of these administrative details is akin to the old poor law principle, abandoned in England in 1909, that the receipt of assistance should be made as unpleasant as possible so as to deter people from applying for it. However, in individual instances, the casework approach of the professional staff does much to reduce the distaste with which, in most instances, social assistance is accepted.

While it must be admitted that the Vancouver social assistance program, even supported as it is by the provincial government, does show serious inadequacies; these probably could be corrected if there existed a national welfare program providing especially, preventive and corrective health services and low-rent housing. If the burden of providing for these more costly services were removed from the municipality then there would be more hope that the cash allowance of social assistance in Vancouver would be made large enough to maintain at least a "minimum adequate" standard of living. It would be hoped that this would encourage the elimination of the deterrent features of social assistance and would allow this source of support to be established as a right. This must be accepted as justifiable. from belief in the principle that "to compel people to consume rations distributed to them by authority and to deny them any responsibility for the management of their daily lives might result for a brief period in improvement of their physical well-being, but it can hardly be supposed that such measures would raise their 'standard of living', for it would deny to them many of those things which make life worth living and give dignity

and value to human existence".⁷

The present chapter has dealt with the development of the social assistance program in Vancouver and shows some of the forces that have been at work to improve the standards of services. From the study it becomes evident that when the old poor law philosophy is abandoned and those who are administering welfare begin to take a concern for people who require assistance then poor law standards of assistance become unsuitable. Little by little, as needs are acknowledged, new services are added and it then becomes impossible to compare the standards of the present-day welfare program with the standards of earlier programs based on the principle of less eligibility.

Since it is evident that a municipal welfare program, by itself, can neither be as comprehensive nor as adequate as modern welfare standards require there seems to be a value in relating the Vancouver municipal welfare program to the broader welfare program that might be developed at the provincial or at the federal level of government. Such an evaluation will give an indication of the part which local welfare provisions may take in a national social security program. An outline of the fundamental services in such a program will be given in the following chapter.

-103-
APPENDIX D

CITY OF VANCOUVER
SOCIAL SERVICE DEPARTMENT
SCALE EFFECTIVE APRIL 1, 1944

<u>Group</u>	<u>Support</u>	<u>Rent</u> <u>Mtg. Int.</u> <u>Taxes</u>	<u>Total</u>
1SM	19.85	(food only)	19.85
1SM 0	22.85	3.00	25.85
1SM	25.85	-	25.85
1SW	19.85	(food only)	19.85
1SW 0	22.85	3.00	25.85
1SW	25.85	-	25.85
2F	29.60	8.00	37.60
2T	32.60	5.00	37.60
3F	35.65	9.00	44.65
3T	38.65	6.00	44.65
4F	40.70	11.00	51.70
4T	44.20	7.50	51.70
5F	47.75	11.00	58.75
5T	51.25	7.50	58.75
6F	53.80	12.00	65.80
6T	57.80	8.00	65.80
7F	59.85	13.00	72.85
7T	64.85	8.00	72.85
8F	59.35	13.50	72.85
8T	64.85	8.00	72.85
9F	59.35	13.50	72.85
9T	64.85	8.00	72.85
10F	59.35	13.50	72.85
10T	64.85	8.00	72.85

#

Maximum Allowance - \$72.85.

See Explanation of Codes, page 95, Chapter V.

Table 2.
ALLOWANCE GUIDE
SOCIAL ASSISTANCE BRANCH
April 1st, 1944.

UNIT	MAXIMUM ALLOWANCE	FOOD	SHELTER	SUNDRIES
1.	\$27.50	\$15.00	\$10.00	\$2.50
2.	40.00	25.00	12.00	3.00
3.	47.50	31.00	13.00	3.50
4.	55.00	37.00	14.00	4.00
5.	62.50	43.00	15.00	4.50
6.	70.00	49.00	16.00	5.00
7.	77.50	55.00	17.00	5.50

CHAPTER VI

WELFARE AS ADEQUATE MAINTENANCE

1. A Summary of Previous Chapters.

(a) The development of welfare practice

- (i) England's welfare development from the Poor Laws to principles of social insurance and adequate maintenance.
- (ii) Canada's welfare development from the acceptance of municipal responsibility to more recent considerations of a modern national welfare program.
- (iii) The scientific approach to a welfare program through the standard budget.
- (iv) Wage incomes as they relate to welfare
- (v) Family Allowances as an essential feature in providing social security.
- (vi) Social assistance practices in the development of Canadian welfare.
- (vii) The trend towards an adequate welfare program in social assistance in Vancouver.

2. A Definition of Welfare

3. Categories of People in a Welfare Program (Beveridge)

- (a) Employees
- (b) Others gainfully employed
- (c) Housewives
- (d) Others of working age
- (e) Below working age
- (f) Retired above working age

4. Specific Aspects of the Modern Welfare Program

- (a) Health services in action
- (b) Education, training and vocational guidance
- (c) The maintenance of employment
- (d) A program of low rent housing

- (e) Unemployment Insurance
 - (f) Other protective provisions
 - (i) Assistance for those injured in industry
 - (ii) Maternity benefits for women employed in industry
 - (iii) Training for employment in industry and placement services
 - (iv) Death benefits
 - (v) Social assistance
 - (vi) Voluntary insurance
 - (g) Special groups requiring support
 - (i) Children...Family Allowances to meet the needs
 - (ii) The aged... This is the largest group of those unable to support themselves but there is great lack of uniformity in the assistance which they may require.
 - (iii) Other unemployables -- Those suffering from temporary disability or long term incapacity. Social assistance should be provided.
5. The Welfare Program must Respect Personal Values.
 6. The Welfare Program must give the Individual the Opportunity to help Himself.
 7. Although Individual Initiative should be encouraged Certain Aspects of the Welfare Program are much better met by Community Effort.
 8. In Addition to being Comprehensive the Provisions of a Welfare Program must be Adequate.
 9. Welfare Administration must make Use of the Techniques of the Trained Social Worker
 - (a) Administering cash benefits
 - (b) Providing personal services
 10. The Vancouver Social Assistance Program Evaluated
 - (a) In terms of the standard of a comprehensive program of Social Assistance
 - (b) In terms of possible supplementary services from senior levels of government
 11. The Vancouver Social Assistance Program applies only to the Unemployable

- (a) It is not a comprehensive Social Security Program.
 - (b) It might be supplemented by other comprehensive services.
 - (i) Services that properly could be provided by a national health program
 - (ii) Services that properly could be provided by a national housing program
12. The Vancouver Social Assistance Program Evaluated in Terms of Less Eligibility
- (a) The Vancouver program was not based on the principle of less eligibility but on no standards at all.
 - (b) Standards of assistance have been improving toward those of adequate maintenance.
13. In a Modern Welfare Program the Principle of Less Eligibility is Superseded by Standards of Adequacy.

CHAPTER VI

WELFARE AS ADEQUATE MAINTENANCE

From Chapter I it is seen that although at first in the development of welfare provisions in England responsibility rested with the local parish, there has been achieved, finally, a comprehensive national plan in which poor relief has been superceded by social insurance. In Canada too, where welfare provisions were first characteristically local, recent years have brought some progress towards a national comprehensive social security plan. Such a plan, it may be hoped, would stimulate improvements in local welfare provisions which, in too many instances have been characterized by inadequate standards.

The only reasonable basis on which may be determined the needs of the individual or the individual family, as is shown in Chapter II, is the standard budget. However, from the study of incomes in Chapter III, it seems probable that there are some individuals and some individual families whose regular incomes are not sufficient to provide them with a "minimum adequate" level of living, as measured by the criterion of the standard budget. In older welfare programs rates of assistance commonly were set at an amount below the usual incomes of the lower income groups. This was called the principle of less eligibility.

For the purpose of securing information on the level of living of those on social assistance in Vancouver and to compare their budget with a standard budget a study is made, in Chapter IV, of one hundred cases on the rolls of social assistance. Although the Vancouver social assistance program is not altogether adequate, nevertheless, the recipients of social assistance are found to have a more adequate standard of living than some people who must depend on their own incomes.

Local responsibility for the care of the indigent was imposed, as is shown in Chapter V, by the Vancouver City Charter. The burden of care for the indigents for a long time was not great but with the onset of the depression unemployment led to a great increase of those in need. At first Vancouver was held responsible for all of its own indigents but the burden soon became so great that the provincial and federal governments came to take a share of the cost of maintaining the employable unemployed. It was not until 1938 that the municipality was assisted by the provincial government to provide for the unemployable indigents.

Standards of assistance in Vancouver for a long time were severely restricted but as increasing needs were acknowledged supplementary services gradually came to be provided to meet these needs. Gradually too, cash allowance rates were raised so that now the total social assistance program in Vancouver may be said to be developing toward standards of adequate maintenance.

In the present chapter a review will be given of the different services which are commonly accepted as necessary in a modern comprehensive program of social welfare and an evaluation will be made of the relation the Vancouver Social Assistance provisions bear to such a program.

The term social welfare may be referred to in terms of social security which has been said to have two aspects, "humanitarian or social, and....¹ economic or financial." The proper development of a welfare program from these different aspects should aim at "full and healthful living"² for all citizens within their capacity to participate. In his report prepared for the British government Sir William Beveridge classifies the people who would participate as:

- i Employees
- ii Other gainfully employed
- iii Housewives

- iv Others of working age
- v Below working age
- vi Retired above working age³

Perhaps the most obvious measure in a comprehensive welfare program and one which applies to all groups is adequate health service. This must be thought of in terms both of physical and mental health and be directed towards "prevention and for cure of disease and disability."⁴ It must especially be aimed at "rehabilitation and fitting for employment",⁵ wherever this may be achieved.

As an example of this type of service in action we may refer to the case of Mr. D. Chapter IV, Appendix D. Here we notice a family which has required a great deal of health care and which has been greatly benefited by the services which were available. Although, because of ill health, Mr. D. works only intermittently it is likely that he would not be able to work at all if he were not able to receive the medical attention which is available to him under the social assistance program. Mr. D. therefore is able to support his family at least part of the time. Mrs. D. also has required medical attention and, since treatment, she has been able to look after her children and help Mr. D. If the health services had not been available it is most likely that this family may have been broken up with all the consequent financial and human loss to society.

The case of Mrs. B. in Chapter IV, Appendix D, because the father is not in the home, presents a situation where the health services are especially important. Mrs. B. is restored to a state of health so that she can help her children to make the best possible use of the services provided by the social assistance program. Two of these children show beneficial results from tonsilectomies performed and from treatment received to correct eye infections which they had contracted. One of the children, under the preventive services, is given supervision to determine whether or not she

will require glasses while another child, who appears to have defective tonsils, is also given supervision and the tonsils will be removed when this seems advisable. Such preventive and corrective health services given to children reduce the incidence of conditions which cause crippling or permanent invalidism.

A second important service in a welfare program is to provide education, training and vocational guidance. Education provides the knowledge on which the development of inventions and improvements in a progressive society depend. In the individual it helps develop those personal and social traits the absence of which is responsible for many of the pathological conditions of individual unhappiness and community unrest.

Training, which fits people for the professions and for trades and skills in the industrial occupations, commonly is given in part through some type of apprenticeship program. To help direct people into the occupations where they are likely to find the greatest satisfactions or to help the unemployed "to find a new means of livelihood",⁶ vocational guidance is a valuable adjunct to the training plan. An untrained population is likely to have a low standard of living and even as individuals this is so for it is found that "it is in the unskilled class that unemployment drags down income most...."⁷

In spite of the protective provisions that must be maintained, the most important factor in a welfare program consists in ensuring that, inasmuch as possible, the individual is enabled to support himself. This obviously is achieved through the "maintenance of employment, that is to say the avoidance of mass unemployment."⁸ There are many ways to attack unemployment but one service which is essential is a national employment service. Through its channels job vacancies and surplus labor may be continuously related so that the period of unemployment for any individual

who has lost his job is kept to the lowest possible time.

Some measure of government initiative in maintaining general economic activity is also essential. Recently the federal government suggested that it would undertake to "facilitate private enterprise to produce and provide employment"⁹ and in addition it would "promote action by the statefor public enterprise in national development to provide, through public investment, productive employment."¹⁰ It is coming to be accepted that "the modern governmental budget must be the balance wheel of the economy"¹¹ and that properly adjusted government spending can do much, indirectly as well as directly, to control unemployment. When private investment and private spending lag and a depression threatens, the government by specially planned spending may stimulate the economy. Such planning, however, to be most effective would require not only local and national planning but international planning as well for the factors causing depressions are related to world-wide financial and economic influences.

While planning of governmental activities is essential, some account should also be taken of the administrative policies of private business. The largest of these, sometimes referred to as Cartels, may control important areas of economic activity, not only of one country but of the world. In a recent study made by the federal government it was found that "attempts by cartels to protect old investments by limiting the introduction of useful new techniques and new production would have a prejudicial effect on government policies to secure high employment."¹² To protect its own employment plans, therefore, the government would be obliged to exercise some control over these economic empires.

A fourth measure in a welfare program, important not only in its own right but also because it is closely related to other welfare measures, is a plan to provide low-cost housing for the low income groups. It has

recently been recognized by the federal government that there is "a critical housing situation"¹³ and that this could in part be dealt with "as part of a long-run program of employment and public welfare."¹⁴ Through a program to provide adequate shelter for people in the low-income group the government would not only meet a long-felt need for housing but would also be able to assist in controlling unemployment.

On the basis of usually accepted budget calculations the average income recipient should not pay more than 20% of his income for shelter. Using this calculation a recent study has found that for the lower third of all tenant families in the twelve main cities in Canada a rent which they could reasonably pay was "about \$12.00 per month",¹⁵ while in at least five of these cities "a smaller figure than this"¹⁶ was indicated. Still lower in the economic scale are the "under-employed or indigent groups not able to pay even an 'assisted' economic rent",¹⁷ and for whom slum dwelling is usual.

In the past we have depended on private enterprise to provide housing but as private enterprise tends not to invest in such a project unless there is a certain financial return it is highly unlikely that adequate housing for the lower income groups will be forthcoming from this source. The truth is that because of this dependence on private enterprise alone, "nearly 40% of the tenant families"¹⁸ in the twelve main cities of Canada paid more rent than they could afford. When the rent item in the budget is too large economies must be made on other items, even including food.

To meet the need therefore of adequate housing for the low income groups it is inescapable that the government must initiate a low rent housing plan. Through mass production methods and taking advantage of low-interest financing, housing of adequate standards could be provided at the lowest possible cost. If some low income recipients are not able to pay an economic rent even for this housing the government could assess rent on the ability

of the renter to pay. If a loss is taken in rent it may be much more than made up by reducing the costs of ill-health, delinquency and other social disabilities usually associated with inadequate housing.

Although it would be the aim of a comprehensive welfare program to maintain "full" employment it is evident that a certain part of the working force will have periods of temporary unemployment. What is required to meet the need here is that there should be an income provided so that during the period of an individual's unemployment he may still be able to maintain a "minimum adequate" living standard. To this end a system of compulsory unemployment insurance has been introduced into Canada and although all employees have not yet been covered "there is no inherent reason why coverage should not be extended to rural wage earners and to others who are subject to the risk in their capacity as employees."¹⁹ An additional restriction to the present Canadian unemployment insurance system is the low rates of benefit, some of which "are so small as to have no justification as amounts sufficient to support a dependent."²⁰ If, as part of a welfare program, there is to be the provision of unemployment insurance, here also the rate should be adjusted to meet the standards of an adequate budget.

For persons who are unemployed because of disabilities sustained in industrial accidents our system of Workmen's Compensation meets some of the need. It can be said to be adequate, however, only when all workers are covered and if the rates of benefit are such as to guarantee the recipient a "minimum adequate living" standard. If the rates do not reach this standard then other income should be available from social assistance allowance.

To meet the needs of women who are employed in industry there should be maternity benefits with rates high enough to provide adequate support

during the time of necessary unemployment. If there is a comprehensive health program this will ensure the necessary medical and hospital care as well as the costs of the usual supplementary food necessities for mother and child.

One cause of unemployment is technological change due to changes in industrial processes or industrial locations. To meet unemployment due to this cause there is required "a system of facilities which will help to equip people to find work or to give them access to new skills."²¹ Training facilities are necessary to develop new skills and vocational guidance will help them to find work but, these services must be supplemented by a national employment service which, through the registration both of unemployed persons and occupational opportunities, is able to relate workers to jobs with the least loss of time.

One inescapable emergency for which provision may not have been made by the individual is the cost of death and burial. To meet this need the progressive welfare program should provide assistance in the form of a special standard grant.

Even with an unemployment insurance program in operation there still may be some unemployed persons who would not be eligible for this benefit and to meet their need a supplementary program of social assistance is necessary. Recently the Dominion government has expressed its willingness to "establish a system of unemployment assistance for able bodied unemployed persons who have not benefit rights under the unemployment insurance act."²² It is important that assistance to the employable unemployed should be given by the federal government for when given by the municipal areas residence restrictions tend to hamper the free movement of labor.

As a supplement to compulsory social insurances which should provide "up to subsistence level for primary needs and general risks",²³ there may

also be a system of voluntary insurance "to deal with risks and means which, while sufficiently common for insurance are not so common or uniform as to call for compulsory insurance."²⁴ By encouraging this type of savings the welfare program may assist people to meet incidental risks through their own initiative and to maintain a higher standard of living than would be possible on only the benefits received from the regular insurances.

Even though in a welfare program the normal unemployment of those who are usually employed has been met by the provision of insurance there are certain groups to which this type of assistance would not apply and for which some other provision must be made. One of these groups is made up of wives and children who may be thought of as the dependents of wage earners. Special attention recently has been given to this group and concern is felt because it is now acknowledged that "a national minimum for families of every size cannot in practice be secured by a wage system, which must be based on the product of a man's labour and not on the size of his family."²⁵ As it is not reasonable for wage incomes to be paid on the basis of the number of dependents which the wage earner has then the large family is likely to be at a disadvantage in comparison with a smaller family except when older children in the larger family are able to supplement by their additional earnings the income of the breadwinner. This, however, creates an unfortunate economic pressure which largely is responsible for the evils of child labor.

In the case of the wage earner's wife who acts as housekeeper, if the husband's wage income actually is paid on the basis of an adequate income for two persons and if the wife, through the payment of contributions, is entitled to insurance protection at her husband's death or if she is otherwise separated from him, then no other provision for her as a dependent is required. However, if the housewife is thought of as a dependent for whom no support

actually is provided in the wage income of her husband then as an individual she should reasonably be entitled to adequate support from some income such as Family Allowance. To meet the needs of families of different size Family Allowance is the logical plan because its aim is to assist in adjusting the total income of the family to the size of the family. However, if the amount given to the family for each dependent does not actually meet the cost of providing a "minimum adequate living" standard then the need has not really been met. To secure adequacy, therefore, the allowance rates must be based on budgetting procedure as described in Chapter II, and the Canadian Family Allowance Plan should be evaluated on whether or not it meets this criterion.

Another group requiring special provision is made up of aged people because meeting their needs is complicated in two particulars. In the first place, age as a reason for inability to earn a living "exceeds in importance all the other causes of such inability together."²⁶ A second obvious reason is that "the economic and social consequences of old age in the individual are not uniform"²⁷ because some old people have managed to make provision for their declining years while others have not. In some instances the ability to earn a living does not cease at the usual retirement ages so that some people are able to earn their own living for many years longer than others are.

If, in the part of a welfare program which is directed towards provision for the aged, some age such as sixty or sixty-five is set as a presumptive retirement age the inference should not be made that this is an inducement for people to give up work. Because the proportion of older people in our population is growing it becomes increasingly important to encourage older people to maintain their productivity as long as they may reasonably do so. In an old age insurance provision, therefore, a desirable balance is maintained by providing that any person reaching the minimum retirement age and who

postpones retirement "will have his pension increased in respect of each year of postponement."²⁸

A third group of unemployables not included in the very young or the very old are those suffering from "non-industrial disability."²⁹ This group is divided into two parts--those suffering from temporary disability and those suffering from permanent or long-term incapacity. For the first of these the welfare program should provide "medical care and related rehabilitation services and income maintenance,"³⁰ so that they are restored to partial or full self-support as soon as possible. To guarantee to those who are partially self-supporting a "minimum adequate living" standard supplementary income from an assistance plan should be available. For those who are incapacitated permanently or for a long time cash support from assistance would meet the need if their health needs were met by a general health program.

When assistance was charity and those in need were thought of as inferior then even civil rights were taken from a person who accepted aid. Although perhaps we have not yet broken away completely from this tradition it is evident that we do give more consideration to the individual values of those who apply for assistance. In the development of the social assistance program in Vancouver, although aid was at first given in kind, an increasingly larger part of the budget is now given in a single cash allowance cheque which the recipient, on his own initiative, may cash and spend. When finally provision is made to meet adequately all welfare needs with assistance given as a right, then the recipient does not lose status but is able to maintain the sense of his own individual worth.

It should not be the principal aim of a progressive welfare program, however, just to maintain the individuality of a person in need at the time he requires assistance but more especially during most of the time when, for

the average individual, he is not in need of assistance. When, to every individual, there has been assured that in case of need he will be supported by a comprehensive welfare program providing at least an "adequate minimum" standard of living this should give him the confidence and the incentive himself to make the most of his own resources. The most hopeful justification of a welfare program lies in its function of helping the individual to manage his own affairs to the best advantage.

Although a welfare program should be planned so as to encourage individual initiative there are nevertheless certain needs of the individual which can be met much more adequately and efficiently by community participation. In the case of health services, education and training and the needs to be met by the social insurances the costs are so great that most individuals alone are not able to meet them. However, if these costs are distributed over the whole population and over a period of time the burden for any one person is comparatively light. It is true that benefits may seem to come to one person in greater proportion than to another but it must nevertheless be evident that the benefits actually do accrue to the community as a whole. When the standards of health, education and general well-being of the individuals are raised then the standards are raised for the whole community.

If a community sets out to provide these services of a social security program then they must not only protect all citizens but must also cover all circumstances of need. This criterion is illustrated by the proposals of the Beveridge Report which set up social insurance as the type of assistance from which most needs would be met. However, there was also to be available "assistance" which was "to meet all needs...not covered by insurance."³¹ This indicates the outline of a comprehensive welfare program.

In addition to covering all persons and all needs the social security program must cover needs adequately. In Chapter II, which lists the

divisions of typical need and describes the manner in which reasonable costs may be arrived at, is given the basis of the standard budget. In a welfare program it is only through the application of budgeting procedure to the determination of assistance rates that adequate standards can be maintained. It should be obvious, if only from an economic point of view, that it is unwise to set rates of assistance at less than a "minimum adequate living" standard for it has been estimated that "it costs less to care for people decently than it does to maintain them at a meagre existence (for) persons who are adequately maintained and clothed...are more quickly rehabilitated and more quickly become self-supporting."³² If, from the humanitarian point of view, also, an inadequate standard is indefensible then the principle of less eligibility must certainly be abandoned.

Even though a welfare program set up may be well planned there still remains the problem of having it applied in the proper spirit. In his proposals for a security program for England Sir William Beveridge was particularly concerned with "the selection and training of staff with special regard to their functions in serving the public and in understanding the human problems with which they will be concerned."³³ It is evident, therefore, that in the growing area of welfare services there is a large field for the special professional techniques of the social worker. Not only are these techniques essential in administering such cash benefits as Family Allowances, Social Insurances and the Assistances but, as the experience of any social worker will testify, in meeting other needs that have no economic basis. These needs are met in the Family Services, health programs and especially may the social worker make invaluable use of his skills in a liaison function between housing authority and tenants in National Housing Schemes.

When a comprehensive social security plan is thus outlined a clear

indication is given of the number of circumstances there are which cause people to be in need and of the individual nature of each instance of need. This understanding makes evident the necessity for a welfare program to be comprehensive and to be sufficiently flexible so that some reasonable measure of assistance may be applied to meet every individual case of need.

The social assistance program in Vancouver is intended to apply only to those, who being unemployable and without any other means of support, are eligible for assistance at the municipal level of administration. The Vancouver program, therefore, does not constitute a comprehensive social security plan and might reasonably be supplemented by other services organized at the provincial or at the federal level of government.

From an observation in Chapter IV, of the number of cases of those on social assistance where health services were supplied it is evident that the social assistance program in Vancouver covers functions which reasonably might be taken care of by a general health program organized at the provincial or the federal level. As a large part of the supplementary services likewise are related to the function of Housing, these services could be met more adequately by a national housing program. Freedom from the burden of these more costly services would allow the development of a more liberal policy with regard to the cash allowance of social assistance.

Although from a study of the development of the social assistance program in Vancouver, and noticing the harshness with which early administration was carried out, one may entertain the supposition that assistance provisions were based on the principle of less eligibility, this is not really the explanation. Rather than being based on an income below that which the lowest-paid wage-earner might earn, social assistance provisions at first simply were not based on any standards at all. However, it is evident that as administrative bodies became more understanding of welfare

problems more adequate provisions were made and from time to time, as additional needs were acknowledge, provisions of various degrees of adequacy were made to meet these needs. This type of development is not restricted to Vancouver social assistance organization but represents a phenomena that has been very common in Canada and the U.S.A. in the years since the beginning of the depression.

Although the delays and hardships imposed by this haphazard and unplanned progress toward an adequate welfare program may be deplored and a more scientific direction be preferred the method that has been in effect does reveal a trend in modern welfare development. This trend illustrates that the principle of less eligibility, even if applied though not recognized as such, is not suitable to meet the demands of a modern welfare program.

Even though in the earlier stages of a welfare program, as is illustrated in Vancouver, standards of assistance are at no better than subsistence levels, there is evident a pressure of needs which, without reference to rates of wage incomes, contrives to bring about improvements in the standards of assistance. As these improvements may be effected through the introduction of services which do not so apparently raise the costs of assistance they may encounter comparatively little resistance. Nevertheless, as they accumulate these extra services have an important effect in raising the level of living of those on social assistance.

In Vancouver, although the earliest assistance was in kind this was succeeded by the equally inadequate and equally embarrassing "script." Finally, when social assistance came to be given in the form of a cash allowance it still did not reach standards that would maintain a "minimum adequate" budget. However, even in families on social assistance needs arise which cannot be ignored and supplementary services have been granted to meet these needs, as is illustrated by the study made in Chapter IV.

That these are all justifiable services in a modern social security program, is indicated in the present chapter.

When all of the supplementary services in addition to the cash allowance are taken into account it is evident that the total social assistance program in Vancouver is not restricted to the principle of less eligibility but tends to develop toward standards of reasonable adequacy. This development illustrates that in modern welfare administration the principle of less eligibility tends to be overcome by a more humanitarian outlook that requires standards of assistance to be set at some reasonable degree of adequacy.

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