PUBLIC ASSISTANCE:

THE RECIPIENTS EXPERIENCES

by

GOTTFRIED JOHN KUHN

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ABSTRACT

This study was designed for the purpose of learning from the families, who are receiving assistance, what dependency means to them. The sample was selected from the Mothers' Allowance and Social Assistance categories. A group of twelve families comprised the sample that was used for intensive study.

The families were interviewed personally by the writer to study their status prior to the onset of dependency, and specifically their experiences and status during their dependency years, with emphasis on the meaning of case work services to the families.

The families' experiences and status point up the fact, that the maximum standard of living to be achieved within the policies of the agency is unusually low: the assistance payments are too small for a family to be able to maintain or achieve a standard of living providing for a "reasonably normal and healthy existence"; policy concerning treatment of other income and resources, appears to be sufficiently restrictive to prevent the families from making successful use of them to improve their standard of living; and finally, the professional case worker's role to help the families develop their own strengths, and make full use of other (community) resources is invalidated to a large degree, through the agency's rules and regulations concerning treatment of such income and resources.

The case worker's role as a helping person to the families appeared to be especially significant during the early stages of the Family's dependency status. The follow-up service, or sustaining case work treatment, is largely concerned with verification of continued eligibility for financial assistance, only in terms represented by the maximum provided for in the social allowance scale.

The implications of the study are, that the agency's policies, in terms of the families experiences, might warrant some revision to the extent that the professional case worker can function in his intended role as a helping person to the family.
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Note of error in spelling

The word family; in the plural, possessive is spelled, families'.
I would like to convey my sincere appreciation to the many persons who were helpful to me in planning this study. In particular, I would like to thank: Mr. J. I. Chambers, Administrator of the Vancouver City Social Service Department and his staff; Mrs. Edna I. Mortimore, former President of the Pensioned Mothers' Association; Mr. W. F. Meal, Administrator Social Service Department, Burnaby, and his staff, for their co-operation and assistance in selecting the sample cases for this study.

My sincere thanks to Miss. Marjorie J. Smith and Dr. L. C. Marsh of the Department of Social Work, University of British Columbia, for their valuable assistance.

I owe a special debt of gratitude to the families who became the subjects of this study, sharing their experiences in the interest of continuing improvement in the Social Service Programs. However; because of the confidential nature of the material, they shall remain anonymous.
PUBLIC ASSISTANCE:

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CHAPTER I

INTRODUCTION

There is general interest and concern today over the growth of public assistance programs. The demand and apparent need for government to expand its welfare services is attended by ever-increasing expenditures. There is little general knowledge of how these programs are administered or what the assistance actually offers for the recipients. Professional Social Workers are concerned not only with the increasing case loads and the shortage of trained staffs, but with the effectiveness of administration and in what way financial restrictions or statutory regulations place limits on individualized attention to families through case work services; to what extent relief recipients can be treated as clients and given the benefit of constructive assistance towards self help, which is at least one of the major objectives of case work, if not its greatest test.

The present study approaches this problem from a special angle: how does social assistance appear from the viewpoint of the recipient? The setting in which the question is posed is that of public assistance. A simple but representative group of "cases" has been studied, personally and intensively. Case records were not read, nor was any attempt made to study agency administrative organization and policy.
as such 1. The families selected through the agency were not discussed with the case worker; except for some general preliminary purposes in considering criteria for selection of sample cases.

In designing the study areas of need, types of assistance and kinds of cases etc. were carefully delimited. The basic criteria provided for families who had received assistance for some time, aiming at an average of at least five years for the sample group; "families" included those with one or both parents and one or more children under sixteen living in the home. The selection of the sample was confined to those families receiving either mothers' allowance or social assistance. So far as possible, the attempt was made to secure a cross-section of the most common causes of dependency; and of families such as make up a large part of the community - families who may "get by" if all goes well, but if overtaken by adversity become dependent upon public assistance.

Selecting the Sample

In the original planning stage, the attempt was made to select the sample, if possible, without going through any agency. It was feared that any identification of the writer with the agency, however remote, might prejudice the response of the family either for or against the agency.

1. The families studied come under the administrative jurisdiction of the Vancouver City Social Service Department, but only part of the sample was selected through this agency.
Other potential sources through whom contact might be made with a family held out many possibilities. In the interest of finding cases meeting the criteria of the sample, contacts were made with four clergymen, two nursery school teachers, one neighbourhood house, three interested and socially-minded persons, one politician, and one corner grocery store proprietor. The net result of this effort, however, was almost nil. It produced knowledge of five cases, but with adequate identifying information available for only two of them.

The executive of the Pensioned Mothers Association proved to be an excellent resource for finding cases who were receiving mothers allowance. The executive furnished the writer with a list of twenty mothers allowance cases who met the criteria. Another technique of selecting a sample was by letter. Within ten days of the date of mailing the letter to fifty families, seventeen responded.

To obtain additional cases, after further thought and discussion with the administrator of the agency, it was concluded that in each of the four sections of the city, half a dozen families meeting the criteria would be listed, and from these the writer would select as many as he required to fill out his sample. Finally, twelve families who were all willing to agree to intensive study, became the nucleus for the findings in this report.

1. See appendices.
The types of cases represented in this special sample are: four in which the husband is unemployable, two widows with dependent children, five families "broken" by either separation or desertion, one in which the husband was in the penitentiary.

The parents' age ranged from 24 to 57, the average age for the group being 38. At the date of the study, there were 29 children or an average number of 2.6 per family. Ten children who reached the age of maturity are no longer in the home, but all were members of the family during the period they were on assistance. The total number therefore are thirty nine, or an average of 3.2 children per family. This average is very close to the average size family for Vancouver as a whole, so far as is known. The average age of the children at home is seven, ranging from a few months to fifteen years. Eleven of the children were born to the families after they had become dependent.

At the date of the study which for all intents and purpose may be taken as October 1948, three of the families were receiving mothers' allowance and seven, social assistance. Two families among these were purposely selected as they had been recipients of mothers' allowance at one time, but were discontinued within the year preceding the date of the study. In general, the families' experiences of dependence on assistance range from two and a half to seventeen years, and an average of somewhat over seven years.
Meeting the Families

Particular care was exercised in preparing the family to participate in carrying out the study. Cases ultimately selected for study from the referrals through the agency were visited first by the case worker who was carrying the case. He or she gave the family a brief explanation of the purpose of the study and asked the family if they were sufficiently interested in participating to give their name and address to the writer. It was made clear at all points that they were to make this choice entirely on their own. In some instances first appointments were arranged at this point and in others, were arranged by letter or personal contact.

A similar approach was used in the cases that were referred through interested individuals and associations. Through their cooperation they performed introductions similar to that of the case worker in the agency. It was important to make the writer's position clear to the family, to avoid being identified with the agency, or thought of as a special investigator.

At the first visit, the nature of the study was explained with considerable care. It was pointed out that the inquiry was being made as a result of professional interest in the field of public assistance, and more particularly, in the effects of assistance programs.

1. The term "public assistance" is used henceforth as including the granting of assistance and also case work services.
on the recipient. In order to fulfill this purpose, it would be necessary to learn the family's experiences both prior to, and during the time they were in receipt of assistance. It was explained in some detail how the material would be used, why it was necessary to make notes during the interview, why it was necessary to get the family's own words at some points etc. The family was assured that names would be withheld, and that descriptive material would be organized in such a manner that identification would be highly improbable. The family was given specific assurance that the writer was not associated with the agency in any way and they were also informed that their file in the agency had not been read prior to the study. After further discussion pertaining to the objectives of the study, it was explained to the family that if for any reason they would not wish to participate they should feel under no obligation to do so. To make the situation even clearer, and to ensure that cooperation was completely voluntary, it was stated that if at any time during the study they should wish to withdraw, they were under no obligation to continue, and all material collected would be destroyed. Of the total number of families visited, it is interesting to note that only one declined to participate after preliminary discussion had made the purposes clear.

Interviewing and Recording

Interviews were conducted with a minimum amount of direction. General areas were opened for discussion,
permitting the client to relate his or her experiences in whatever sequence they occurred. Direct questions were used as sparingly as possible: in most instances were reserved for purpose of filling in detail. There were variations in all cases but a departure from this general scheme was necessary in only two. These were instances in which the client said, "Well, you ask the questions, and I will answer them".

This type of interview is somewhat akin to that of the client filing an application for assistance. The approach, however, was more direct, the answers more precise, and the sequences more ordered. The writer made detailed notes throughout the interviews, and took verbatim statements for purposes of quotation. Frequently during the interview the purpose of this was explained to the family, and the possible use of a specific quotation was pointed out.

Interviews were arranged by appointment at the family's convenience. Typical interviews ranged from one-and-a-half to two hours. The number of interviews was determined by the family's capacity and their particular method of relating their experiences. The maximum number of visits required with any family proved to be four.

In general, the families responded with interest and remarkable enthusiasm. Their ability to relate their experiences and their capacity to interpret them exceeded the writer's expectations. In some areas, information was revealed which had been withheld from the case worker.
because it would have affected their status unfavourably. The family would usually explain candidly their reason for so doing, and give the writer permission to use it if it would add to the meaning of the study. Some of this information of course would no longer have any significance because it happened in the dim past: nevertheless, the writer has exercised discretion in the treatment of such material. The fact is cited only as an indication of the sincerity of purpose on the part of these families, who cheerfully made themselves "guinea pigs" for the purpose of carrying out a welfare study.
CHAPTER II
GOVERNING LEGISLATION

As a background for this study, it is desirable to briefly examine the statutory basis upon which specific needs of dependent families are to be met. This is not an attempt to evaluate the legislation as such; but it is essential to examine the statutes, because they not only govern the extent of administrative flexibility, but in addition they influence the lives of these families.

Local government responsibility, as it pertains to this study, rests with the city. The Vancouver Incorporation Act provides that, "it shall be the duty of the city to make suitable provision for its indigent and destitute" ¹. The city council is empowered to pass, alter, and repeal by-laws in order to discharge their responsibility under the terms of the Act.

The wording of this section in the Act is an immediate reminder, in the historical sense, of the old Poor Laws. Yet, administratively, it depends entirely on definition and interpretation of the meaning of "indigence". In that way there may be considerable elasticity, even though the wording does not reflect the general progress that has been made, in meeting family needs through the expanded social service programs. The examples of this study will indicate that it

¹ City of Vancouver Incorporation Act, 1921, Amended, Sec. 344.
is of some significance for dependent families, whether or not the administrative leadership takes advantage of the elasticity permitted in interpretation. Current administrative policy is affected, to some degree, by the provincial Social Assistance Act.

Social Assistance Act.

The Provincial Social Assistance Act was passed in March, 1945. Under the terms of this Act, the provincial government will share with the municipality the costs of meeting the needs of an individual, or family, if they qualify under the Act, providing certain conditions are met by the local government.

As a prerequisite to receiving aid from the provincial government, the municipality must provide financial assistance, and administrative social services, on a level consistent with the standards set by the provincial department. The agreement by the province to share the costs of social assistance, in no way relieves the municipality of any basic duties imposed upon it, by the law pertaining to the relief of the poor.

The provincial department has reserved the right to withhold monies from any municipality, if their respective levels of assistance or service fall below the provincial standard. This administrative discipline, in principle, can be an effective device to attain minimum standards of service, and a relative degree of uniformity in assistance grants on a province wide basis.
The social assistance act stands out as one of the more progressive pieces of social legislation of modern times. To appreciate the scope of the Act, the meaning of social assistance may well be cited from the statute:

b. Assistance in kind.
c. Institutional, Nursing, Boarding or Foster home care.
d. Aid in money or kind to municipalities, boards, commissions, organizations, or persons providing aid, care or health services to indigent, sick or infirm persons, and in reimbursing expenditures made by them.
e. Counselling service.
f. Health services.
g. Occupational training, retraining or therapy for indigent persons and mentally or physically handicapped persons.
h. Generally any form of aid necessary to relieve destitution or suffering.

The Act is administered by the Welfare branch (department) of the Provincial Department of Health and Welfare.

Under the terms of the Act, assistance may be granted in an amount necessary to "maintain a reasonably normal and healthy existence" out of funds appropriated by the legislature for that purpose. To achieve a degree of uniformity in the administration of the Act, the Provincial Department has issued rules and regulations interpreting the statute 1. Of special significance is the provision that, applications for assistance shall be investigated by a Social Worker, or other qualified person.

1 Social Assistance Regulations, part of the Social Assistance Act, Chapter 62, Statutes of British Columbia, 1945.
There is no provision in the Act respecting eligibility for assistance in terms of specific indigency status. The regulations set forth the principle that "the need of the applicant shall be the determining factor in granting assistance and the amount thereof". It appears that this statement on determination of need may be in conflict with the principles inherent in the social allowance scale; however, this will be brought out more clearly in the analysis of the family's experiences.

An applicant may have some personal property in addition to household effects, and still be entitled to assistance. The cases studied will also point out that home ownership does not preclude the granting of assistance. These provisions, as well as others not mentioned here, permit the worker to exercise some latitude in assessing an applicant's needs; it also permits the granting of assistance to a family, before the lower levels of destitution have been reached.

The costs of social assistance are shared by the provincial government and the municipality on an eighty-twenty basis. The provincial government will reimburse the municipality to the extent of eighty per cent of the amount spent per unit (single person or family), in keeping with the

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1 Social Assistance Regulations part of the Social Assistance Act, Chapter 62, Statutes of British Columbia, 1945.
maximum set forth in the social allowance scale \(^1\) (budget). If the municipality finds it necessary to grant an amount in excess of the maximum provided for in the guide, that portion becomes a total municipal responsibility.

Social assistance payments to families are made by check. This characteristic is generally inherent only in the recent and more progressive social welfare measures, which are administered on a means test basis. Granting the assistance by check has not only removed some of the stigma attached to receiving assistance (relief), but the assistance itself in this form is of greater value to the recipient. The family is therefore permitted some flexibility in planning the best use of their allowance. Receiving the allowance in cash is not only a challenge to the family to make the best use of it, but it also gives them status in terms of income security, not unlike that they enjoyed before the onset of dependency.

The Mothers' Allowance Act was passed in December, 1937, replacing the Mothers' Pension Act of 1920. Under the terms of this Act the provincial government has assumed full financial and administrative responsibility for meeting the needs of families who qualify for assistance.

Eligibility requirements under the Act are fairly extensive. A mother must have custody of, and

\(^1\) See Table 1, Chapter V - page 48.
responsibility for, the care of one or more children under sixteen years of age; she must be without adequate income or resources to provide proper support for such children.

In her own right the applicant shall be a British subject by birth or naturalization, with three consecutive years of physical residence within the province immediately preceding the date of application for assistance.

A widow is eligible if her husband was a resident of the province at the time of the onset of the disease in a disabling form which caused his death. The Act includes a woman whose husband is confined in a public hospital or penitentiary, or whose husband is unable to provide proper support for the family because of permanent, or a relatively permanent, physical disability rendering him unemployable.

A woman who has been deserted by her husband, legally separated or divorced is eligible to receive assistance provided that this marital status has existed for at least two years preceding the date of application; qualified by the fact that every reasonable effort to obtain support from the husband shall have been made.

The investigation concerning eligibility generally includes a contact with character references to obtain information in order to determine if the mother is a fit and proper person to receive assistance under the terms of the Act.

The ownership of property in itself is not a disqualifying factor with respect to eligibility. The
provision in the Act, respecting property, is far removed from that expressed, generally, in the general relief or poor relief statutes. The exemptions include, a home, the assessed value of which does not exceed two thousand five hundred dollars over and above any incumbrances, plus household effects, wearing apparel, and other personal property not exceeding five hundred dollars. Assistance therefore can be granted a family without their having to become destitute within the general meaning of the term. The purpose of the mothers' allowance act is to provide a degree of security for the family through a steady income, thereby making it possible for the mother to be in the home to provide proper care and supervision for her children. The regular income, coupled with a relative degree of permanency in terms of the number and age range of the children, gives the dependent family a status not unlike that of any other family in the community. The amount of the allowance, however, will determine the standard of living they are able to maintain. The amount of the payment made a family is stipulated in the Act. Amendments may be made by order-in-council. The present status of payments made is expressed in the social allowance scale.

Both programs, social assistance and mothers' allowance, are administered on the means test basis. The treatment of casual income and resources are largely subject to administrative interpretation of the statutes. The total effect of statutory provision and administrative policy,
upon the dependent family will be dealt with only in terms of the family's experiences.
CHAPTER III
FAMILIES PRIOR TO DEPENDENCY

The families who are the subject of this study, like all families, have individual characteristics which make them different. Their only common characteristic from the viewpoint of the present study is that, from many different backgrounds, they all became dependent on mothers' allowance or other social assistance. But before they became dependent, their differences were much greater.

The growth and development of an individual family are influenced and, to a large degree, determined by cultural background, education and intellectual capacity, physical environment, type of occupation and the economic and social forces which characterize the era in which they live. Description of the individual families therefore presents the initial problem of how intensive and extensive it should be. Because of the nature of this study the area has been delimited. The family is recognized as a basic institution in a democratic society but it is free to exercise a number of prerogatives, not necessarily common to the whole of society, so long as they are not in conflict therewith. These particular variations in their activity and association in the field of religion, politics and so forth, are not considered as part of this study.

The preliminary sketches are intended to do no more than give a general picture, enough to identify each family as an entity and, by projection of this description, to relate
them to "the man on the street". An urban community, to a large extent, is made up of families similar to those described. There are considerable variations in the age groups, so the years that the individual families came into being range from 1918 to 1942. Since this period covers several different levels of national economic prosperity, these can hardly be ignored. The social status in the community of a family is generally a parallel of its economic status, and much of this can be measured by membership or participation in community activities and organizations such as fraternal orders, clubs, scouts, guides, PTA, ladies aid, civic organizations, etc. These are taken into consideration, and the extent to which a family or its members participated will be mentioned. Where no reference is made in the sketch it is not because more information was not obtained, but simply because the family had no such associations.

For presentation the sample is broken down into three groups, namely, those who had their origin prior to 1930, those which were formed between 1930 and 1939, and the more recent families (since 1940). It is convenient, accordingly, to identify the groups as pre-depression, depression, and wartime or post-depression families.

(a) PRE DEPRESSION FAMILIES

These families came on the scene during a period of industrial growth and general expansion of the national
economy attended by high levels of employment in industry, with job opportunities almost unlimited. Given satisfactory performance on the job or shrewd management of a private business the family could gain economic independence and social status, and become not only a biological but a social entity as well. Some were immigrant pioneers, native born of pioneer families, the latter indeed pioneers in their own right using the term in its historical perspective. The twenties are sometimes characterized as the "boom and bust" era when achievement and success were limited only by the individual's capacity. Within the latter concept one may find the reason for the situation of many families who have had to bear the brunt of such descriptions as shiftless, unemployable, dead beats, down-and-outs, and paupers.

An Enterprising Business Man.

Take first the A family, who came on the scene around 1918. Mr. A had a high school education and some advanced training in a technical school and also learned the barber trade. After the war, he became successively prospector, miner, salesman of mining stock, investor and promoter of mining properties with considerable degree of success. His income rose rapidly. About that time fur farming came into its own as a business enterprise. The family bought a farm and started a silver fox ranch. The first pair of breeding stock cost twenty eight hundred and fifty dollars, and the cost of constructing the pens was in excess of three thousand dollars. In this venture they were successful, and
they invested the earnings from the fur farm in additional mining stock.

At the time of "the crash" in 1929 they owned the fox ranch and twenty eight thousand mining shares, but the mining stock became worthless and the bottom dropped out of the fur market. The family became a casualty of the depression and by 1935 had been forced to sell everything, including the ranch. They salvaged only their household effects, and moved into the city in 1935.

Mr. A went into the barbering trade and from his earnings he managed to keep the family moderately comfortable, though at a considerably lower standard of living than they had formerly enjoyed. They rented a home, paying twenty dollars per month, and Mr. A continued in the barber trade until he died in 1939. This was the crisis period for the family, and they did not have many friends when it occurred. Although the family had no special membership in organizations they had been active in general social and community affairs; but participation was more and more curtailed from the early thirties on.

An Industrial Disability Case.

The experience of the B family is quite different from the A's, even though they lived through the same period. The B family migrated from Italy to Canada around 1920. Mr. B had little formal education and had learned no special skill or trade. He was further handicapped by not being able to speak the English language; in fact, after living in
British Columbia all these years he still speaks poor English and can only read and write a little, if at all. With this background and such handicaps, he was destined to continue to work at the most ordinary jobs, and is only too well classified as common labourer. His usual employment actually was as a manual labourer with construction firms, on city streets etc., and his earnings usually fell in the lowest bracket.

In 1922 while employed by an electric company on construction work he sustained a serious back injury; from this time on he has apparently never been fully employable. He received benefits through the Workmen's Compensation Board for some time, until he returned to work and his case was closed. He contested this decision, but to no avail. In the years following, he suffered periodic layoffs from work due to this injury and made numerous attempts to reopen the case with the compensation department for disability payments in the intervening ten year period, but without success. He therefore suffered not only the hazards of periodic unemployment, the natural outgrowth of the type of work he was able to do, but also from periodic loss of time due to his health condition. The consequences of time loss were further aggravated by medical expenses attendant on his ailment; and these handicaps coupled with a limited earning capacity kept the family at a low standard of living.

During the years that Mr. B was employable, the family purchased a lot on which was located a rough shack. At
first they lived in this; but during the ensuing years they kept building additions and the shack eventually grew into a comfortable seven room home. Beyond ownership of this home the family accumulated no other assets. Their social activities were restricted to a small circle of friends and never reached out into the wider community. The crisis came around 1931 when Mr. B's health became further impaired and he evidently became totally unemployable 1.

**An Unskilled Manual Worker.**

The C family had its roots in the early 1920's. Mr. C had attended only grade school and did not reach beyond the fourth or fifth grade. Mr. C did not become a semi-skilled or skilled worker. He worked as common labourer during his employable years. An industrious worker, he did not suffer too much from periodic unemployment, but due to his limited earning capacity, and the continuous growth of family responsibilities, the family's standard of living remained quite low. The best paying job he ever had during his years of employment was one that paid four dollars per day. The family accumulated no resources or wealth beyond a minimum amount of household furniture. They owned no securities, insurance, car, or labour-saving household appliances. The family maintained its independence at all times up to 1932 but a crisis came when Mr. C became unemployable due to an

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1 This term has many connotations but as used here is descriptive of a condition which renders the person unable to work, in the sense of following his usual occupation, for an indefinite period of time.
active tuberculosis condition.

**A Mobile Family.**

The D family's experience was quite different from any described up to this point. Mr. D had a fair education and was a skilled construction worker with rather unusual capacities. He was seldom wanting for a job but he did not stay with any except for short periods of time. He was usually well-liked by his employer, and appeared to get along well with his fellow-workmen. But due to his ever-changing jobs his family became a mobile one, always on the move, city to city, across the border and back again, and into other provinces. This meant that the family moved from one furnished room into another, never having a place they could call home.

Even though Mr. D was well paid as a skilled worker when employed, the continuous job changing, loss of time, plus occasional seasonal unemployment resulted in a very mediocre existence for the family; in fact, many times it was on the verge of destitution. They accumulated no possessions save their personal effects, with the single exception that at one time they owned a used car for a short period. This itinerant and nomadic way of life persisted. Finally, further complicated by domestic problems, it led to total family disintegration and separation between Mr. D and his wife.
(b) DEPRESSION FAMILIES

The families who came on the scene during the thirties had experiences quite different from the pre-depression families. The labour market was glutted, unemployment was rife and opportunities for establishing a business virtually nil. Hope, ambition and aspirations were dulled at almost every turn. Many of the families established during this period attained status as biological entities only. Those who became relatively permanent victims of this age remained, in the social sense, non-descript units whose major claim to recognition rested in the fact that the father lined up once a week for the relief rations or reported for work on a relief project. In either case they felt "cut off", if indeed they were not viewed with disdain by the general populace who were not on assistance. These experiences left their marks.

An Economic and Marital Problem Casualty

The E family was one which had its origin in the early thirties, a time when the depression was rapidly approaching a new all-time low. Mr. E had a grade school education and had become a butcher by trade, following the route of apprenticeship. His maximum income during the depression was fifteen dollars per week in 1933. Through the following few years he was periodically unemployed, receiving assistance in the form of direct relief or work relief.

The family's standard of living was necessarily very low. They acquired a minimum amount of household furniture
and rented a house at eight dollars a month. Low wages, unemployment, relief, increasing family responsibilities all strained the family ties; and these culminated in a permanent separation about 1939.

**A Tuberculosis Casualty.**

The F family originated in one of the prairie provinces in the early thirties. Mr. F had a grade school education; but lacking a skill or trade, he followed employment wherever he could find it as a common labourer. The family's standard of living was at the subsistence level and it was a struggle to maintain even that, having to rely on direct relief, work relief and occasional employment at subsistence level wage. In 1941 the family moved to the city of Vancouver seeking work. They rented the upstairs part of a dilapidated house, (four rooms) for which they paid ten dollars per month. Mr. F found a job as plumber's helper at a wage rate which gave him $120.00 a month, full time. This was wealth to this family; but due to time loss between jobs and other irregularities he seldom earned the maximum monthly salary. The family was able to accumulate some old furniture, but it was inadequate to meet the growing family's needs. Mr. F continued more or less regularly in his job, but he became ill and unemployable with tuberculosis in 1943.

**A Desertion Case.**

Mr. and Mrs. G are an example of a family founded in the early thirties who lived through the depression without
receiving relief. This was remarkable, since Mr. G had little education and his capacity was limited; he did not develop any particular skill and was usually employed as a general labourer. The best job he ever had during the thirties was working for the city; Mrs. G believed as night watchman, at sixty dollars per month.

The family's standard of living was necessarily low, a parallel to Mr. G's earning capacity. Their housing consisted of one rented room; never during their eight years of married life did they live in a house or apartment. They accumulated enough furniture for one room; beyond this they owned no property or investments. Mrs. G had had work experience only as a domestic prior to her marriage. The family's problem of living was further complicated by marital discord, not hard to imagine in such circumstances, and this culminated in Mr. G's deserting the family around 1942. His whereabouts are unknown to her.

A Housing and Income Casualty.

The H family was one which had its beginning in the late thirties. Mr. H, an unskilled labourer, with little formal education, was irregular in his work habits, and seldom had a job that paid a living wage. Mrs. H was part Indian, born and raised on the reservation; she completed the seventh grade in school. She came to the city and was employed, prior to marriage, as a chamber-maid in various hotels and rooming houses. Because of Mr. H's irregular work habits, it became necessary for her also to seek employment to provide
for the family. The result of this arrangement was that
the children were neglected, and upon a petition signed
by neighbours to that effect, Mrs. H was given orders by the
police department to stay home and take care of her family.

The family's standard of living was unusually low and
deteriorated further as time went on. The family started
out by living in a suite of furnished rooms, but unable to
pay the rent, they were soon on the move, ultimately from
one condemned building to another. The best paying job Mr.
H had during the years was with the city's garbage
collection department. The family at no time owned
furniture or other assets. Marital problems further compli­
cated their life and led to temporary periods of estrangment
and permanent separation in 1945.
A Part Time Worker.

The J family originated in 1938, and within a few
months after marriage found it necessary to make application
for assistance. Mr. J's employment history prior to
marriage, though extensive in years, was not impressive. He
was employed as a labourer on manual jobs. His capacity was
severely limited in terms of potential development of any
skill, and his education had terminated as early as the
third grade. In addition to these handicaps he was troubled
periodically with illness beginning in 1930. Neither Mr.
nor Mrs. J had property or assets at the time of marriage,
and Mr. J had only temporary work. They set up housekeeping
in one furnished room, for which they paid eight dollars per
month rent.

A Desertion Case.

The K family came on the scene in 1938. Mr. K's employment during the height of the depression had consisted primarily of odd jobs. He had not had regular employment as such. In spite of the erratic employment history, he became a good mechanic and a semi-skilled carpenter. Mrs. K had been employed for about five years prior to marriage, by a fuel distributing firm in which her father owned a half interest. However, she lost her job when her father died and the business was dissolved.

The K's owned their own furniture and a car. They rented an average home for eighteen dollars per month. Mr. K's peak earning capacity was in 1941 when he was employed as a semi-skilled carpenter in a defense plant where his earnings averaged $130.00 a month and sometimes more, depending on overtime worked. He was employed on this job until he deserted the family in 1942.

(c) WAR TIME AND POST DEPRESSION FAMILIES

The post-depression family did not escape all the evils of the thirties; their special characteristic is that the children, who now, as parents, are a part of this study, grew up during a period which was the longest and most severe depression in the nation's history. Many of these individuals, while in their tender years, saw the look on their father's face when he returned from work with the pink slip. Thereafter they would see him leave in the morning without his
lunch pail, to return in the evening, weary and discouraged; and hear him tell the tale of the "no help wanted" signs posted everywhere. Food became scarce and the table was set less often in many homes. In place of the family going shopping with the weekly pay check, the head of the family would go to the relief office and return with whatever rations happened to be distributed for that week. Fuel became scarce for lack of money to buy it, and many homes were cold. Even the experience of going with the parent to the store to purchase a new dress, shoes, trousers or other clothing was denied many youngsters for years; these also were issued through the relief department. The advent of work relief changed the complexion of the relief program, but had little effect on the standards of assistance.

The adolescent who came on the labour market during this period had little or no opportunity to find a regular job. The total of a youth's work experience, in many instances, consisted of odd jobs only. With the changing times and turn of events, the business cycle swinging upward, opportunities were opened to these youths for the first time to find employment. Many were ill-prepared for employment as a result of their experiences; nevertheless the new period ushered in renewed hope, and ambition, and opportunities which had previously been denied.

For some of these young families this period was short lived, for in the midst of prosperity they were relegated, through no fault of their own, to conditions not unlike those
of the depression as judging from some of these sample cases.

**Chronic Disease Casualty.**

Mr. and Mrs. L, both products of the depression, were married in 1942. For lack of family income, Mr. L had been forced to quit school after completing the tenth grade, and for the next five years, he worked periodically at any available job. During that time, however, while employed by his brother, he became skilled as a painter.

At the outbreak of the war, Mr. L attempted to enlist in the services but was rejected because of an asthmatic condition. After several attempts he was accepted for limited service. However, some months later he was given a medical discharge, and in 1941 found employment in the shipyards as a painter where his earnings were $1.25 per hour.

Mrs. L completed high school and, as a student, was active in drama club, HiY, basket-ball and grass hockey. After graduating from high school, she worked for some time as a stenographer, but later joined a singing trio on a radio network. She continued with this work after marriage until forced to resign because of her pregnancy. The family rented a partially furnished suite and began buying furniture on the installment plan. Mr. L's asthmatic condition became more disabling, resulting in his becoming unemployable in the latter part of 1943.

**Anti-Social Behaviour Casualty.**

Mr. and Mrs. M, reared during the depression era, were
married in the early forties. Mr. M attended public school but did not complete the eighth grade and, as a youth, was only intermittently employed at odd jobs. His behaviour was such that he was frequently in conflict with the law. After marriage his work habits did not improve; his offences became more serious leading to conviction and a two year sentence to the penitentiary. Fortunately for the family, Mrs. M is a capable woman; she had regular employment as a factory worker before and after marriage. She was not only the main source of support for the family, but periodically had to furnish the money to help her husband out of trouble. Her maximum earnings in the factory, however, were twenty dollars per week. The family's standard remained at the subsistence level as evidenced by their housing which consisted of a one-room "furnished suite". Naturally, they had little or no savings. Mrs. M became dependent shortly after her husband was committed to the penitentiary. She was still willing to work but had to discontinue this due to pregnancy.

These descriptions of family background, though varied, all lead up to the same point from different routes, namely, to the onset of a dependency period. This did not bring them immediately to social assistance; however, in the life of many families, there is an interim period which can be of much significance. This period between crisis and the actual receipt of assistance remains to be discussed in the next chapter.
CHAPTER IV

TRANSITIONAL PERIOD

In all cases there is a lapse of time between the period of economic self sufficiency and the date of application for assistance, however long or short that may be. It is relevant to this study to take note of the family's experiences because it is a period of decision. How, in what way, and to what length the families were able to go using their own strengths, motivated by a desire to be self sufficient or because of the aversion to being on assistance, before filing application.

It is recognized that no two cases are alike, and many times it is difficult to trace the causative factors, for they may be many as will be seen in some of the cases studied. For purposes of this report attention will be focused upon the most immediate and direct causes in the full knowledge that the contributing factors in the background may have had a direct bearing on the dependency status. To illustrate this point the marital problems in the case of desertion or separation may be cited.

The etiology of dependency in this study is important only in the sense that the family's first contact with the agency was a need for financial assistance. The reasons for dependency may definitely influence the applicants' attitude and feelings toward receiving assistance. This may range from an arrogant demand to a submissive plea, the latter because of it being a disgrace to ask for assistance.
or because of strong guilt feelings identifying personally with the causative factors creating dependency. The time element involved plays an important role in that it may serve as a conditioning period permitting the ultimate recipients to prepare themselves psychologically for the time when they need to be on assistance. This may be pointed up in the case of chronic incapacitating and ultimately totally disabling disease. Equally important is the question of economics. How did the family live during this period? Did they have convertible assets or help from relatives? Did they pawn personal treasures or sell household furniture etc., in an effort to postpone the date of application for assistance?

Death of the Breadwinner.

The onset of dependency in case of death of the breadwinner may be sudden without forewarning as pointed up by the A family. It might be said that a contributing cause to this family's dependency may be traced back to the loss of a modest fortune in the depression. Whether it may influence the attitude of the surviving spouse is a moot question. However at the time of death of Mr. A the family owned their household furniture and had thirty dollars in cash. With this Mrs. A and her four minor children faced the future. She was able to reconcile herself to the fact that she needed help and felt she had a right to receive assistance because of the children needing her in the home. The shock of the death of Mr. A and the fears of the future without
money or resources placed an emotional strain upon her to the extent that she was unable to make application for assistance herself. A friend of the family contacted the agency in her behalf and they sent a worker out to visit the family.

Where there is a chronic and totally disabling illness, a family, over a period of time, is brought face to face not only with the immediate reality of need, but also with some perspective of things to come as illustrated in the C case. Mr. C, suffering from tuberculosis, became unemployable around 1932. At the time they had five children ranging in age from a few months to seven years, which obviously meant that Mrs. C could not replace Mr. C as the breadwinner in the family. They had no savings nor convertible assets and therefore became dependent immediately. To this family filing an application for assistance was difficult in itself, but justifiable, because of Mr. C's incapacity. Mr. C was in and out of the sanatorium for a number of years and died in 1939. This family not unlike the As suffered the loss of the head of the family but since he had become incapacitated the family had been receiving assistance for years and therefore conditioned as it were to what the future held in store for them; to have to continue receiving assistance as before.

Desertions and Separations.

Dependency resulting from these causes may well be grouped for purposes of this discussion. It may be quite
true that the causative factors bringing about any one of these situations could be found in groups ranging from economic deficiencies to deep seated emotional and personality adjustment problems. In some cases the legitimacy of the children may be a question as indeed it would be in a common law relationship. For purpose of this study the onset of the dependency period in these cases is taking that time when the mother is left with the children without support or inadequate support from the father, irrespective of whether the marital union had been legally constituted. The term separation as used indicates only that both husband and wife were a party to the dissolution of the union whatever its legal status may have been. The term desertion simply means that the husband left the wife and children with no means of support.

Mrs. D at the time of separation had two children ages one and seven. Without support from her husband her effort to be self sufficient failed. She attempted to work placing the youngest child in the day nursery. The oldest one in school was to shift for himself during the out-of-school hours while the mother was working. This plan failed for a number of reasons not the least of which was Mrs. D's health. Because of her strong feeling against relief and the stigma she believed attached to it, hoped to avoid such by seeking help through the Family Welfare Bureau. She applied to the latter for financial help and also for aid and direction in solving the problem of her husband who was threatening her
with physical violence. This agency gave her financial assistance and aided her in making legal disposition of her husband's status. In the face of the family's continuing need of financial assistance, the Family Welfare Bureau referred her case to the city social service department.

Mrs. E at time of separation had two children ages five and two and was in the early stage of pregnancy. At the time of separation the family was receiving assistance through Mr. E being employed on a work relief project and this fact made her ineligible to receive assistance in her own right for herself and children. Mr. E refused to support her. Seeking a way out she found a job working for a bachelor as housekeeper. Her total earnings were room and board for herself and children. She continued to work at this place for some time after her third child was born. The level of existence was almost unbearable, further complicated by friction on account of the children and became intolerable when the employer made advances upon her person and wanted to use her as a wife as well as a housekeeper. In desperation she quit her job and filed an application for assistance, rented one room (furnished) for herself and three children to live in.

In the case of desertion the wife and children's status may be different. It might indicate a willingness on the part of the wife to make the marriage a success. She may feel it society's responsibility to punish the husband and through the court make him support her. If they are
unable, she may feel it society's responsibility to maintain her and the children. Her reaction may be one of self punishment because of the failure of her marriage and in defiance, hope to maintain herself and family by her own effort.

Mrs. H had three children ranging in age from one to five years at the time her husband deserted her. She lived in a couple furnished rooms in a building condemned for human habitation by the city health department. She attempted to keep herself and the children by finding night work but the employment agency would not refer her to a job because they did not consider her employable in the light of her family responsibilities. However, in the face of this she continued to seek employment. The landlord reported her case to the agency who sent their worker out to make an investigation. Her aversion to filing an application for assistance partially stemmed from an earlier experience with a social agency which had not been a wholesome one.

Mrs. G at the time her husband deserted her had one child aged six and was well along in her second pregnancy and therefore unable to work. Left without money, she had nothing save a few pieces of furniture which was hardly enough to furnish the one room they lived in. Of this she sold a kitchen cupboard for eight dollars because she was absolutely without money. Having knowledge of the work done by the family welfare bureau she applied to this agency for help. They assisted her until after the baby was born when they referred her case to the city social service department.
Because of what may be termed family strengths and resources the case of Mrs. K is different. When her husband deserted she was left with two children ages ten months and two years. She brought a non-support charge against Mr. K and the court ordered him to pay her fifteen dollars per week. After making a few payments he disappeared.

With the help of relatives they worked out a plan which made it possible for her to take employment. Her brother bought a two-storey house; she rented the downstairs (four rooms) and her mother who was on old age pension rented the upstairs (two rooms). They arranged it so that the grandmother took care of the children during the day while Mrs. K worked in a factory. The care of the children was quite a chore for the grandmother who was not only aged but badly crippled with arthritis. The plan worked for about a year but Mrs. K's health broke down and she was forced to make application for assistance.

Unemployment and Incapacity.

The status of unemployables is affected to some degree by the nature of the illness. There may be popular acceptance and approval of meeting a family's needs where the husband is unemployable suffering from tuberculosis, for example. In other instances where the disabling nature of a disease is less well understood or not granted at all there may be outright disapproval, popularly speaking, to carrying the family on the assistance rolls. The effect of
this silent or vocal censorship may be very pronounced on the family and will find expression in different ways. The very nature of the disease will place the family in a preferred dependency situation in which special consideration may be given all members of the family as is true in case of tuberculosis. This may have a direct bearing upon the family's attitude and feeling about their circumstances and their acceptance of it.

The F family had been dependent because of unemployment for the greater part of their history but this in itself is not considered to be the onset of the dependency period, even though it may have had a bearing upon it. The onset of dependency in this case is taken to be the time when Mr. F became a victim of tuberculosis. Prior to this he had been employed continuously for approximately two years. The family had no assets or cash, therefore, immediately upon his becoming ill, the family had to make application for assistance. The possibility of Mrs. F taking employment was out of the question because of four children ranging in age from a few months to six years requiring her full time and attention.

The B family might be considered as one where the transitional period was very prolonged without an immediate direct cause of dependency. In Mr. B's mind his dependency status resulted from inadequate consideration on the part of the workmens compensation board. He sustained a back injury around 1922 from which he never fully recovered. This, with
additional complications rendered him totally unemployable somewhere around 1931. They owned their home, which was, in terms of money, worth very little, and also a limited amount of furniture. They had no cash, savings or other resources, therefore had to make application for assistance. If the transitional period existed at all in this case, it might be from the time Mr. B suffered the first injury to the date of becoming unemployable.

Mr. L became unemployable due to an asthmatic condition. Because of his feelings and attitudes he was not able to resign himself to dependency status and went to some length to avoid making application for assistance. At the time he became unemployable they had a few dollars in cash and that, plus what he was able to borrow from friends, kept the family going for approximately three months. Next they sold the radio and living room furniture which they had bought on the time payment plan. The money realized from this aided in postponing destitution for a few weeks. At this point they had nothing left but their clothing and a baby carriage. To avoid making application for assistance they moved in with Mrs. L's sister's mother-in-law. Things did not go too well there as might be expected. Mr. L, in the belief that a change in climate might improve his health, with financial assistance from the sister's mother-in-law, went to the interior in the hope of finding a suitable type of employment, meantime staying with relatives there. Not long after Mr. L's departure, Mrs. L found it necessary to apply for assistance for the drain on the family with whom
she was living was too great. She received assistance for a few months and decided to go to the interior to join her husband. She sold the baby carriage and used her last assistance grant to finance the trip. They stayed in the interior for some months. Mr. L's health showed slight improvement but irregular employment attended by adverse living conditions with relatives prompted the family to return to British Columbia, where Mr. L found employment in the mines. He worked only a short while when his condition became so severe that he was brought to Vancouver to the hospital. In the absence of any resources whatsoever Mrs. L filed a reapplication for assistance in 1944.

Mr. J was partially incapacitated beginning around 1930 suffering from ulcers of the stomach. His employment was interrupted after that periodically due to his health. Shortly after marriage in 1938, Mr. J became ill and they applied for assistance. Their application was rejected because of residence requirements. They were not eligible for assistance under the regulations for another six months. At the time, they were living in one furnished room and because of no income, were forced to discontinue housekeeping. Mr. J went to live with one of his sisters and Mrs. J found a job as a domestic earning ten dollars a month. This arrangement continued for the next six months until the family was eligible for assistance. The problems encountered during this period were many and varied; unusually difficult and complicated because of Mrs. J's pregnancy.
Upon being accepted for assistance; not long before the baby was born, their grant was so low that they could not afford to rent a room to live in and as a consequence they fixed up a room in Mrs. J's mother's basement. The latter gave them the use of some dishes and a few pieces of furniture and they were able to set up housekeeping after a fashion. Their receiving assistance was interrupted from time to time for short periods through Mr. J's employment. He became totally unemployable around 1943.

**Involuntary Absence from the Home.**

Involuntary absence from the home meaning nothing more than that the person is in jail or penitentiary is different in some respects to the types mentioned. The element of choice enters the picture; the person could have avoided getting into trouble etc., and the popular indictment of him is many times inclusive of the family as a whole. The spouse's attitude might be that "they" (meaning society) sent him to jail, therefore, "they" can take care of us, or it may be the opposite, a refusal to ask for help from anybody.

Mrs. M had consistently been the main source of support for the family, working in a factory. After Mr. M was sentenced to the penitentiary, she continued working for a few months till she was forced to discontinue due to her pregnancy. Her husband was seldom employed, therefore her small earnings were the only income the family had. This amount, not only had to keep the family, but was the only
resource with which to bail him out of trouble. Their standard of living therefore was always at a low point. They lived in one furnished room. Under the above conditions it had not been possible for her to save any money.

Upon making application for assistance it was denied because she was a single person and able to work. She returned to her former employer asking to go back to work, but he was unable to re-employ her because of her physical condition. She reapplied for assistance and with a doctor's statement certifying that she was unable to work, her application was approved.

The common factor of all the families at this point is the need for financial assistance. That their experiences varied considerably during this period has been pointed out. Even though the various causative factors creating a dependency status lend themselves to being grouped, the significant fact stands out that the families are all different; their individual characteristics have not become submerged as a result of becoming dependent.

Each, in their own way, by different routes, with their individual problems, at this point become (clients) of the agency. They are in need of help in a total sense, as varied, as they are different from each other.
CHAPTER V
EXPERIENCE DURING THE DEPENDENCY YEARS

Over the period spanned by the sample cases of this study, there have been numerous changes in legislation and policy. What is now the City Social Service Department was the city Relief Department in the depression days. Likewise the category now known as social assistance (or social allowance) formerly was general relief or just "relief". It was in fact, little more than a special version of the ancient poor relief. The present mothers allowance category which depends on specific legislation is still occasionally termed mothers pension. Attendant to these changes were numerous revisions in the administrative structure, and in the financial relationships between the local and provincial government. The effects of amalgamation of the various welfare services and decentralization of administration without a doubt had an effect upon the recipients. However, no attempt will be made in this study to measure and evaluate these changes, unless they are commented on by the family themselves. A significant development during this period was the introduction of the trained social worker to the public welfare programs in large numbers.

Establishing Eligibility.

The specific eligibility requirements under the statute and regulations for both programs have been outlined, but procedure and practice may vary somewhat as a result of administrative organization. The following account, however,
derives from the stories of those whose eligibility was investigated.

Typically, the client makes application for assistance at the office. Application forms are completed and he signs under oath that he is destitute. He is asked questions concerning residence, income, assets, work history, etc., and a general social history is recorded. The time required to complete this first step varies, the maximum reported being between three and four hours. The worker then visits the home to make further investigation as to the family's eligibility for assistance. This usually occurs within a week or two after date of application depending in some degree on the nature of the case. In case of emergency, it might be immediate. The client, if unable to go to the office, can arrange for the worker to come to the home to fill out the application form, or the case might be reported by a third party to the agency and the worker will call on the family without a direct request from them.

In the past, the workers' visit to the home was very likely to be a harrowing experience for the applicant. The worker not only interrogated the applicant but made a thorough inspection of the premises. He may even have searched the home from basement to attic, going from room to room, including inspection of cupboards and closets. However, the families who applied for assistance in recent years did not have so severe an experience. The investigation did not follow the same pattern. The worker
came to the home and the technique is best described in the words of one of the applicants, "she (the worker) was nice enough - sat down and just asked a lot of questions; some of 'em were none of her business". Whether the relaxation in the severity of the initial investigation or even the re-investigation procedure came as a result of the change in economic conditions, or because of a change in the complexion of the administrative personnel, will be discussed in a later chapter.

The worker's follow-up visits to the home varied. From the beginning once a week, then every two weeks tapering off to once a month and in some cases to once every six months in the social assistance cases. The follow-up visits to the mothers' allowance cases were less frequent right from the beginning.

Under both programs payment is made by check. The mothers allowance checks are mailed to recipients by the provincial department. The general policy is that every third month a declaration-of-income form is enclosed with the check and no further grants are made until this form is returned. Any income reported thereon will be considered before the next check is issued by the local agency. The city social service department does not follow the practice of mailing out checks. Each recipient must call for his or her own check at the agency office, and file a declaration of income form monthly. This practice is strictly enforced. For example: if the check is made out to the husband and the
wife calls for it she would have some difficulty getting it.

Standards of Assistance.

In meeting the family's financial needs there is distinct uniformity between cases as well as between the two categories. This has been especially true in the recent past. In former years the social assistance rates were somewhat lower than the mothers' allowance. The mothers' allowance rates are fixed by statute subject to revision by order-in-council. The social allowance rates are fixed by the provincial Department of Welfare. This Department therefore sets the standards of assistance which is at present the same for both categories. The allowance rates are based on the number of persons in the family. A fixed maximum allowance is established for each family unit according to size. There may be adjustment downward on this scale in a case which has deductible income or resources. In processing a family's application for assistance as well as in the periodic redetermination of continued eligibility, no cognizance is taken by the worker of the family's actual operating costs. If a family has no income, they are automatically allowed the maximum according to the scale.

It appears that there is provision for exceeding the maximum in special cases. The benefit of this provision is largely negated because the worker does not take into account a family's cost of living and in the absence of any measuring device it would be difficult to tell what constitutes a special case. For purpose of illustration
the social allowance scale is reproduced here for two different periods.

Table No. 1.
SOCIAL ALLOWANCE SCALES 1944-1948

(a) April 1944

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<tr>
<th>No. in family</th>
<th>Maximum Allowance</th>
<th>Food</th>
<th>Shelter</th>
<th>Sundries</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>$40.00</td>
<td>$25.00</td>
<td>$12.00</td>
<td>$3.00</td>
</tr>
<tr>
<td>3</td>
<td>47.50</td>
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<td>4</td>
<td>55.00</td>
<td>37.00</td>
<td>14.00</td>
<td>4.00</td>
</tr>
<tr>
<td>5</td>
<td>62.50</td>
<td>43.00</td>
<td>15.00</td>
<td>4.50</td>
</tr>
<tr>
<td>6</td>
<td>70.00</td>
<td>49.00</td>
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<tr>
<td>7</td>
<td>77.50</td>
<td>55.00</td>
<td>17.00</td>
<td>5.50</td>
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<tr>
<td>8</td>
<td>77.50</td>
<td>55.00</td>
<td>17.00</td>
<td>5.50</td>
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</table>

(b) October 1948

<table>
<thead>
<tr>
<th>No. in family</th>
<th>Maximum Allowance</th>
<th>Food</th>
<th>Shelter</th>
<th>Sundries</th>
</tr>
</thead>
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<tr>
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<td>3</td>
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<td>84.00</td>
<td>52.50</td>
<td>25.20</td>
<td>6.30</td>
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</tbody>
</table>
On the basis of this scale the provincial government will reimburse the city to the extent of eighty per cent of any grant made to a family but may not exceed the maximum indicated. The maximum grant indicated in the scale is not mandatory upon the city. The city may exceed this, but if it does, any amounts paid to a family in excess of the maximum must be borne totally by the city.

It can readily be understood that the reimbursable maximum may also become the city's maximum payment for a number of reasons. First, the city has a problem in raising funds because of the restricted tax base. Second, the provincial government has set this scale, according to departmental policy, in keeping with the costs of living compatible with a reasonably normal and healthy existence. This would imply that a desirable minimum standard of living can be achieved for families by the application of this maximum scale to meet their requirements. Third, the scale provides for the same amounts in dollars that the provincial government applies to the mothers' allowance program which is financed totally by the provincial government. Fourth, the provincial government presumably stands in the position of giving leadership and direction to the municipal levels of government and the city's problem is usually one of attaining the standard set by the former, rather than exceeding it.

The Social Assistance regulations state that, "The need of the applicant shall be the determining factor in granting
assistance and the amount thereof" ¹. The amount is to be in keeping with a standard to maintain a "reasonably normal and healthy existence" ². The establishment of the social allowance scale, setting a standard without considering the needs of the applicant would appear to be a contravention of the expressed purpose of the Act and regulations. A second glance at the scale makes this argument more impressive, when it is noted that a family's needs are not assumed to increase as the numbers go up, beyond six in the family.

To speak more specifically of needs and standards of assistance as a measurable quantity, it becomes necessary to set forth criteria in terms of which measurement can be made. One of the most comprehensive studies on minimum family needs (standards) translated into monetary budgets was made by the Toronto Welfare Council in 1939 ³. Non-essential items, personal luxuries, tobacco, spirits, alcohol, unnecessary gadgets in the home, including most electrical appliances, automobile etc. were all excluded. Under the minimum needs were included only those basic essentials which are considered "necessary to keep a family in circumstances compatible with dignity, decency and health".

¹ Social Assistance Regulations, part of Social Assistance Act, Chapter 62, Statutes 1945 - Sec. 4.
² Social Assistance Act - March 1945 - Sec. 3.
For purpose of illustration the Council budget is reproduced here.

Table No. 2.

TORONTO WELFARE COUNCIL
MINIMUM STANDARD BUDGET (1939 computation)
Family of five (2 adults 3 children)

<table>
<thead>
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<th></th>
<th>1939 Weekly Budget</th>
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<th>Relative Weight</th>
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<tr>
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<td>$32.00</td>
<td>30.5</td>
</tr>
<tr>
<td>Rent</td>
<td>5.81</td>
<td>23.24</td>
<td>21.8</td>
</tr>
<tr>
<td>Operation (Sundries)</td>
<td>5.12</td>
<td>20.48</td>
<td>19.2</td>
</tr>
<tr>
<td>Clothing</td>
<td>4.46</td>
<td>17.84</td>
<td>16.7</td>
</tr>
<tr>
<td>Advancement and Recreation</td>
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<td>5.56</td>
<td>5.2</td>
</tr>
<tr>
<td>Insurance and Savings</td>
<td>1.84</td>
<td>7.36</td>
<td>6.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$26.62</strong></td>
<td><strong>$106.48</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

1 Operation includes gas, coal, light, water, ice, cleaning, carfare, new articles, household replacements.

It is to be noted that the Council included medical services as a basic need in its budget, but this item has not been included in the above illustration because general medical services are provided to indigent families over and above their grant on social assistance and mothers allowance.

The item of insurance and savings is budgeted to meet several emergency needs; dental care, medical needs not met under the general medical care program, insurances, whatever kind or amount permitted, if any, within the allowance.

The cost of living index (for Canada as a whole) has
increased 58.3 per cent between 1939 and October 1948. Applying this overall percentage increase to the minimum standard budget recommended by the Council for a typical family of five (two adults and three children) excluding medical care would place the cost at $168.55 as of October 1948. The social allowance scale (maximum) for a family of five as of October 1948 was $75.50. Judged by this standard, less than half or to be more specific, only 44.7 per cent of a family's needs were met on social assistance or mothers allowance. The disparity is so great that it bears further examination. A partial explanation might be found in the broad field of what are considered needs or essentials. The provincial government recognizes three types of need in its breakdown of the social allowance scale namely: food, shelter, and sundries. In approximate percentage terms, based on the 1944 social allowance scale, the grant is apportioned as follows in the three areas of recognized need: food - 62.5%, shelter - 30%, sundries - 7.5%. A comparison of these figures with the relative weights attributed to the items of food, shelter and sundries, by the Toronto Welfare Council, obviously speak for themselves.

Inherent in the technique of trying to meet a family's need on the basis of the social allowance scale were a number of escapes through which the worker and the

1 Labour Gazette, - Cost of Living Index. Table F-1, page 1499, December 1948.
administration can conveniently avoid coming face to face with the total problem of meeting the family's need. Whether the question is raised by the recipient or the public the answer can be the same. If it is a question of food, reference to the social allowance scale will show that the family is receiving over fifty dollars and it should be possible for them to manage on that. If it is a question of clothing or fuel or any other essential item for family living not considered as a need in the social allowance scale the answer may be, they are getting $75.50 a month and their inability to get along is due to poor management and there is not enough staff to give detailed advice to each family. In the absence of a right to receive assistance, if a client tells a worker his allowance is inadequate, he is at a distinct disadvantage, for he is already guilty of receiving say $75.50 for a family of five, yet he is asking for more.\footnote{The workers experienced some difficulty explaining the assistance grant. The following explanations offered are examples. "I am sorry but that is the maximum we can allow you", - "you will have to plan it so that your money will stretch" - "maybe you can borrow some from your friends", - maybe your relatives can help you", - "probably you could get credit at the store". A mother with three children once asked the worker if she could live alone "on the money we are allowed". The worker's answer - to her credit - was equally direct and frank: "of course not".}

The length of time these sample families have been on assistance averages seven years. But at no time has it been within the experience of any one family to have the case worker sit down with them and figure out their immediate
needs, giving recognition to actual cost items such as rent, fuel, light, etc. and applying some sort of a standard to food costs, clothing, household supplies and replacements, recreation and other miscellaneous items such as newspapers, streetcar fares, etc. This procedure would necessarily have to include an assessment of the family's earnings, income, and other resources, but it would obviously have come to a different conclusion. One resource that has saved many of the budgets as applied was low rent due to crowded or sub-standard accommodations.

Earnings, Income, Other Resources.

In this area the family's experiences vary between cases as well as categories. The families receiving social assistance reported exempted earnings from nothing up to fifteen dollars per month before deductions are made from the grant. It is likely that this policy is more uniform than it may appear. A change in policy from a time when there were no exemptions to the present allowance of fifteen dollars might well have not affected a family, so that they did not learn of it. In the application of this policy, again to a family of five, it would appear that they could increase their total income up to $90.50 through employment.

It may be questionable, however, whether these earnings would represent a real gain to the family. For example: if a mother earned $50.00 per month she would be credited with $15.00 and $35.00 would be deducted from her grant, making it $40.50. Factors complicating this arrangement are many;
but the mother's absence from the home leaves the children to shift for themselves. If they are of school age there will still be hours during the day when they will be alone. The pre-school child if there are any in the home, would require placement for day care at a cost ranging from twenty-five to seventy-five cents a day (subsidized).

Attention to household duties such as cleaning, washing, ironing, mending, etc., would be seriously affected. Economies effected in the careful preparation of meals, in the mother's absence would be lost. Additional extra costs would probably be incurred such as transportation, uniforms, etc. It is possible therefore that the exempted amount of fifteen dollars may become a loss instead of a financial gain to the family. The demands made upon the mother's time and energy in order to carry out her dual role may be beyond the capacity of many individuals. It is accordingly difficult for the client in some situations to understand the implications of a case worker's statement when she says, "maybe you can find a job". It is all too easy for her to interpret the worker's statement as a threat - "you should be able to work".

Any other income is deducted from the basic grant in full. Each month when the client calls for her check and her declaration-of-income form is filled out, if any income is reported, the check is reissued less that amount. These deductions are all-inclusive, whether the income is regular or in the form of a gift. One type of income problem was
reported, however, that warrants some explanation.

In the case where the court has made a maintenance order against a husband the weekly or monthly payment to be made by him is considered as regular income available to the family and is deducted from the grant. The payments are made to the court by the husband and paid over to the mother. There is no assurance, however, that he will make his payments regularly. In the case of Mrs. H the husband was ordered to pay six dollars a week. Deducting this from their maximum grant left the social assistance payment to the mother and four children at $51.50. The difficulty arises when the husband does not make his payments. Mr. H, for example, had not made a payment for three weeks. Mrs. H asked the worker if she could help her. The worker explained that she was not permitted to do so without verification. Mrs. H would have to go back to the court, for until the latter informed their department of an inability to collect, they could not assist her further. The routine at the court as Mrs. H understood it, was that if her husband makes no payments for a couple of weeks she has a right to swear out a bench warrant for his arrest. He will then be brought before the court to answer the charge. But this may take several more weeks. A number of things may happen if Mr. H is brought before the court. If he can prove that he had no money for valid reasons, such as being out of work, he is released; if he has some money and offers a small payment, it may be accepted by the court; or if

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1 This case is discussed here only to illustrate an income problem. Actually, there were other complications in the family also.
he refuses to pay, he may be sentenced. To go through this routine may take at a minimum, two weeks, and possibly four or more. In Mrs. H's case, it had been five weeks, during which time she had received no payments at all, and as far as the court was concerned, "she didn't know how long it would be before it would be able to act". Meantime she and her four children had to meet all their needs out of the grant of $51.50.

In general, seen in terms of the family's experiences, there is no means open to them to improve their standard of living beyond what is attainable within the set maximum limits of the social allowance scale. To this there are two possible exceptions. If one of the children attains the age at which he can take employment and continue to live at home, the agency places a value on the room and board and also determines what his contribution to the family should be as a "responsible relative". Such portion as is considered income to the family is then deducted from their grant. If this employed person shares the balance of his earnings also with the family, the family income can then begin to rise above the standard provided for in the social allowance scale, in keeping with whatever the additional amount of income may be. The only other possibility is some method of concealment of extra income or resources. Against the above explanation, it is perhaps easier to understand why it is sometimes followed.

The information from the families receiving mothers'
allowance differs only in that they understand that the exemption, if the income is earned, is twenty dollars a month.

Medical Care and Hospitalization.

When a case is accepted by the agency for assistance a medical service card is issued which entitles the family to receive medical care from a general practitioner, or through the out-patient department of the Vancouver General Hospital.

Ailments which received attention among this group of families ranged from minor illness to major operations. Hospitalization is provided for these families in the Vancouver General Hospital. The family's comment on the type of treatment received was generally that it was satisfactory. The routines, attendant upon receiving medical service through the out-patient department, were commented on much less favourably. One client described it thus; "it is a lot different if you have a few sheckels in your pocket and you can go to a doctor and pay your own bill; their place may be good and fine but their time is short". The private practitioner generally refers the recipient to the out-patient department. One client's comment was, "the doctor doesn't want to bother because I don't think they are paid much by the relief".

The children of school age receive dental care through the school clinic for the nominal fee of one dollar per child. The families varied somewhat in their understanding
of the kind of services available some reporting extractions only were made, others indicating that the services included fillings. The pre-school child appears to be eligible for extractions only at the out-patient department.

Dental care for the adults is apparently limited to extractions, with one reported exception. This client inquired of the worker concerning dental care and was referred to the out-patient department. An examination revealed that she needed some fillings and her name was placed on the waiting list. This was in October, 1947 when she was in the early stage of her pregnancy. During the following months, she checked periodically with the department, but they advised her this was not necessary; they would send her a notice of the appointment. As of January 1949, she had not yet been called and she feels quite sure that her teeth are now beyond repair.

Dentures are provided through the city social service department in some cases. Of three adults in the sample who had all their teeth extracted, one was granted dentures.

Eye examinations are available free to the families through the out-patient department. If glasses are needed and recommended by the examining doctor, the client can make application through the worker for meeting this special need. The agency, it appears, meets this need on an individual case basis. Of four requests to the agency,
where glasses were needed, two were allowed. The remaining two had to purchase their own out of their allowance 1.

**Educational Handicaps.**

Six of eight children in these families who started high school were forced to discontinue before completing grade eleven for income reasons. The financial problem has two aspects: the families were not able to support the costs of further education and they were also badly in need of the wages these children might earn if they were employed. One of the six, however, dropped out because of general indifference to school; his mother thought perhaps he was somewhat retarded, but also believed he might do better in some trade as an apprentice.

On the other hand, another boy finished high school, and entered University: he was able to do so for a number of reasons. The earnings of an older brother who had left school to enter employment aided in relieving the financial stress in the family. The boy's own spirit and initiative were somewhat superior, for he was able through his own earnings and winning a scholarship to finance himself entirely; this included the payment of board and room at home. His attendance at university was viewed with disfavour by the worker because at the same time the family was receiving some

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1 Asked as to source of the money to purchase the glasses they stated, "it had to come out of the grocery budget".
public assistance • Rehabilitation.

The social assistance act defines rehabilitation in a broad sense; it is meant to be inclusive of medical treatment, occupational training, retraining, counselling service etc. The evidence of its use in these cases is disappointing.

Of four cases where the husband was unemployable, three had responded to medical treatment but not to the extent that they were able to follow their usual occupation. Two were unskilled laborers and one a painter. No attempt had been made through occupational training or retraining to help those persons towards employment. In one case the initial steps were taken, the worker having arranged for one of the men to take a series of psychological tests. The results pointed rather favourably towards training in bookkeeping and accounting. However, the worker informed him that because of lack of funds, the agency was unable to assist him in carrying out such a plan.

There was a pronounced difference in the attitude and feelings of the families receiving mothers' allowance as

I The worker in reviewing the case explained to the recipient that: "if you can afford to send your son to the University, you should be able to get along without relief. There are a lot of people who cannot afford to send their boys to the University who are not on relief; but are paying taxes to support you and keep your boy in the University".
distinct from those receiving social assistance. Mother's allowances to many carried no stigma:

I never received any relief. I went on mothers' allowance right from the beginning. I felt I had a right to receive it because of the children. We never received nor asked for any clothing from the relief or shoes for the children issued through the school. The worker had told us we were eligible for children's shoes but we always managed to buy our own. I don't know what I would have done if I had to apply for relief.

Four other families receiving mothers' allowance at the time of the enquiry had originally received social assistance and without exception they agreed that "when we went from relief on to mothers' allowance, it was different". They felt they had attained a different status, a degree of respectability, a feeling of security from the relative permanency of the grant. "We got our check in the mail". They were particularly happy at not having to call for their check every month at the agency. This was not only a dislike of "going there and standing in line", but the insecurity of not knowing what will happen there was threatening. As observed by the recipients, the attitude of the workers also

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1 "When I was on social assistance; from the time my baby was three months old (which I was nursing) the worker who came nearly every month, asked each time if I was ready to go back to work yet. Most every time I went to get my check I was asked the same thing there. When the baby was nine months old, they told me when I called for my check that this would be the last one, that I would have to wean the baby and find work".
seemed to change.

Of the seven families receiving social assistance, three have made one or more attempts to qualify for mothers' allowance. The social assistance program and terminology continues to be associated with the relief days. "They call it social aid now but it is no different than the old relief". This is an interesting point because social assistance may theoretically be a larger amount, in fact, the family's total needs can be met. The disparity in the program, therefore, is not in the amounts of the grant. "On social assistance", fears are aggravated by the procedure and technique of giving the help, and particularly by the expressed emergency or temporary nature of this type of aid. So far as the families are concerned, it is partial security on a thirty day basis.
CHAPTER VI

FAMILY STRENGTHS AND COMMUNITY RESOURCES

When a family files an application for assistance, it has broken down to the extent that it can no longer cope with the problems of everyday living. The nature and causal factors leading to the breakdown, however important in developing a treatment plan, must give way to the more immediate and critical problem of meeting the financial need of the family. A family's strength for self help may be found in the character of their members, their personality traits, ability to work, the availability of relatives who can and are willing to assist etc. Whether the breakdown is of temporary or relatively permanent nature will often depend upon the health of the adult and, to a large degree, upon the number and ages of the children in the family.

The status of the breadwinner if he is in the home, has some bearing on the family's possibility for self-help through the employment of the recipient (mother).

The husband's position as an unemployable member of the family has been established; however, his presence in the home takes on added significance when employment is being considered for the mother. If he is able to perform some of the domestic tasks in the home and care for the children, the possibility of the mother becoming a wage earner is greatly enhanced.

For purpose of this discussion, the area of self
help, as exemplified in the sample cases, may be simply reduced to three sources: employment of the recipient, employment of the minor children in the home, and assistance from relatives.

**Employment of the Recipient.**

The possibility of the mother replacing the breadwinner in the family depends to a large extent upon: health, number of children in the family, age of the children, skill, earning capacity, working hours, physical residence in relation to work available, contact with employers etc. or on a combination of these factors which would ultimately determine if the mother could work full time, regularly part time, or periodically full time for short periods.

Any plan calling for the full time employment of the mother would need to have provided for an adequate substitute mother in the home. Part time employment may be more easily achieved because she would have considerable time to devote to the family. Periodic full time employment for short periods may be quite possible to plan for in special cases.

It is assumed for the moment that conditions are such that the mother could work; and that proper arrangements were made for the care of the children in the home, during her absence. The final decision would rest largely on how much money she could earn. It would have to be enough to pay for expenses attendant to her working such as; hiring help in the home if needed, make up for loss in economies
not effected in her absence from the home, transportation costs, etc. and in the end should represent a net gain in the family budget. If she has limited skill and training she will not be able to earn much: if the hours are too long or the work too exhaustive, the extra money earned may not represent a gain at all but may be at a sacrifice of her health and the family's welfare. The majority of the recipients in the sample would be classed as unskilled workers. A number have had no work experience outside of their own home.

Out of the twelve cases studied, three mothers had some employment in semi-skilled capacity in factories or general office work. Four have some experience as domestic, chambermaid, dishwasher, waitress, etc. prior to marriage. Five had no paid employment experience either before or after marriage. In the area of educational qualifications, two went beyond the eighth grade, one completing grade ten and the other grade twelve. The remaining ten in the sample did not complete grade eight. It is therefore quite clear that the earning capacity of these mothers is low and in most cases, could not be drawn on without disrupting the family.

As the children grow older, however, they can begin to assume greater responsibility for themselves and for each other and the possibility of the mother taking employment is somewhat enhanced.

The development of suitable "home industries" as a source of income to supplement the assistance grant and to
foster the development of the family strengths toward self-sufficiency, may be a possibility. In some instances it would require the development of some skill and in others possibly a small investment in capital goods. The rehabilitation process might also call for short periods of special training for the client. Because of the relative permanency of the family's economic problem, a move in that direction should be desirable. The extent to which such a development could take place would depend on the client's capacity and on the philosophy and fiscal policy of the agency, the latter point being particularly important.

Employment of the Children.

As the children grow older they offer possibilities to increase the family income through their employment. But in actual earnings the amounts are not as impressive as they are popularly believed to be. In their tender years, the part time employment available to these children is usually in the areas of errand boy, paper deliveries, flunkies in business establishments, mowing lawns, etc. The earnings range from a small amount of "pin money" to larger amounts from which the child is able to provide his or her own incidentals and clothing, or even to make a small contribution to the family. That this can happen in some families does not mean it can happen in all families. There are numerous factors to be considered.

The number of jobs available is a big factor and equally as important is the fact that the children who are members
of families receiving assistance are not alone in seeking that type of employment. The supply obviously exceeds the demand. Therefore this field is extremely competitive and much will depend on contacts with employers, employment service etc. In this respect the child in a public assistance family is somewhat under a handicap. The immediate family environment and especially the neighbourhood in which they live, might be a challenge to stimulate incentive and desirable development, or it may be a spring board for gangs, delinquencies and practices in the ways of "living off the land" at an early age.

The neighbourhood in which a family lives is not necessarily determined by their own choice: more often it is dictated simply by the rent they can afford to pay. The probability of normal development for a child living in the slums of a city is dubious indeed; but some of the families in the sample live under those conditions.

When the child becomes of high school age, his earnings if working part time, may increase, but the possibility of finding employment may be no greater than before. Irregularities of work, and hit-or-miss methods of finding jobs do not help his future career.

As might be expected, the economic status of the family is a major factor in determining how long the child will stay in school. This is confirmed by the fact that six out of eight children had to quit school because of the family's financial inability to meet that cost, and
secondly, no less important, the family needed the additional income that the child could earn. The child who is taken from school to get employment and who continues to live at home, sharing his earnings with the family, gave them a chance to improve their economic conditions. It may be undesirable, but it is all too necessary for families who have to subsist on an assistance grant inadequate to sustain healthy family life.

Relatives.

Help from relatives was not a significant factor in substantially improving the way of life of these families. Some families had no help whatsoever from this source. Half of them however received help in a variety of ways; used clothing, pieces of furniture, bedding, cash loan for property repair, and in one case, a specially low rental for their home because it was owned by a relative.

In itself, this type of help may not have been worth much in cash, but in terms of utility to the family, it far exceeded the cash value. For example: a mother with three children had no stove for heating or cooking and had no money to buy one. She borrowed a two burner hot plate which served both purposes until months later she acquired a range from her brother which he had bought second-hand. Although the cost to him had been small, the stove was priceless to this mother.

Clothing hand-me-downs from relatives for adults and children is generally the major item of aid. All too often
such an article has little value because it is the wrong size. This means that unless the client is skilled in making alterations and has equipment to work with, little use can be made of it.

Unfortunately, cash aid from relatives is liable to be deducted in full from the basic assistance grant. This type of income, if any, therefore is closely guarded by the client. The agency's present policy is likely to drive this source of aid underground, or even dry it up entirely. In view of the low assistance standards, the wisdom of the agency's policy may be open to question. Were the income not subject to such close scrutiny and if there were some leeway in treatment of it; the findings would indicate that this resource could be developed in some cases to the extent of being a significant factor in raising the family's standard of living.

Family Status.

One of the primary requisites for family living is housing. The importance of this can hardly be over-emphasized. Some of the things that could be used as criteria to determine the adequacy and standard of housing are; location, number of rooms, sanitation facilities, construction etc.

Location of the home can have a definite demoralizing affect on the adult and on the children when sites such as alleys, industrial streets, and the slum areas are forced upon them. More desirable surroundings; schools, play-
grounds, churches, libraries, and such public assets should be within easy reach for families.

The number of rooms should allow for a degree of privacy and separate sleeping arrangements for children of the opposite sex. Generally a home without a living-room where the family can gather would be considered sub-standard. Sanitation and plumbing facilities, at a minimum, should provide for running water and separate facilities.

Of the families studied, two owned their homes. One is a very plain and modest structure which the family has been able to keep in repair and improve only through the help of a relative. By renting part of it there was a period of time during which they also benefited from the rent. The other can hardly be considered standard housing for any reason other than floor space. After purchasing this property, the family became dependent before they had completed the job of renovating it and during the period they have been on assistance, they have not had enough money to improve it.

Three families rent single housing units. One family of five is living in a two and a half room house, the small room is used as the children's bedroom. The place has been condemned as unfit for occupancy by the city health department for over a year. The family had moved into this home subsequent to becoming dependent when they could no longer afford to pay the former rent of $25.00 per month. The second family of three, mother, son and daughter, live in a two room house with a porch. The porch serves as the
boy's bedroom. The housing is quite inadequate but the mother reported "this is the best she has had and was able to rent it through the help of a friend". The third family is renting a modern home in an average residential section. When they applied for assistance they lived in a three room shack. The improvement in the standard of housing was made possible through the sons' earnings, who were living at home.

Seven families live either in an apartment or duplex. Two of these have quite adequate, average quarters. One family is able to afford this because a relative owns the property and lets her have it for a very low rental. In the other case, the mother was given additional help by her children who were employed. The remaining five families live in inadequate, definitely sub-standard units, two of which have been condemned for human occupation.

Description of household furnishings can only be made in terms of quantity, not quality.

Four families had an adequate amount of furniture. Three had such when they applied for assistance and in the other case, the children bought the articles for the mother. Of the remaining eight families, five have some furniture and three have none whatsoever. Two of the latter are renting furnished suites in condemned buildings. Household appliances may be indicative of the family's standard of living. Three have washing machines, ten radios, nine toasters, eleven electric irons, one telephone, four sewing
machines, and one vacuum cleaner. It may be significant to mention that the larger items are duplications in the same homes.

Recreation and social activities are very restricted. The adults do not belong to any organization or neighbourhood group. Five children, representing three families, belong to some organization. Two are members of a cub pack, one junior forest warden, one belongs to a church boys club, and one girl to a junior Womens Auxiliary. Commercial recreation consists mostly of going to a show. Attendance of adults and children was infrequent in most cases. Some of the families have drifted away from the circle of friends they had at one time up to the point where they virtually live alone.

The basic reason for the complete withdrawal on the part of the adults and the restrictions on the children is due to lack of income.

Community Resources.

Community resources are generally thought of as agencies of all kind who can offer supplementary help ranging from consultation, training advice, guidance programs etc., to recreational facilities, summer camping, scholarship aid and so on. Occasionally but not typically they may include contributions in cash or kind for needy families. To what extent the worker is able to make use of such resources will depend first, of course, on their availability; second, the worker's knowledge of, and skill
in using them; and finally it depends largely on the client's attitude toward receiving help from such sources.

The agencies vary in organization and scope, from the very localized neighbourhood area to those that are organized on the international level. Since the sample is drawn from the city, mentioning a few organizations, on different levels, should serve the purpose to tie these potential resources in with the public assistance programs. Making reference to an organization does not imply that its services or resources are available for use to the general public, for there are some who are organized on a membership basis and their benefits reach out only to their own members.

On the neighbourhood level are the: churches and their auxiliary organizations, parent teacher groups, local civic clubs, business mens clubs, recreational organizations, neighbourhood houses, various young peoples organizations, etc. An example of a city-wide organization is the community chest and council, concerned with the welfare of all residents within the city. It is the central fund raising and sponsoring body in part or in total of some forty or more neighbourhood or city-wide organizations carrying on welfare service activities of one kind or another. Other organizations affiliate of National or International bodies are: service clubs, Rotary, Kiwanis, Lions etc; Fraternal organizations, Elks, Masons, Knights
of Pythias, Odd Fellows; others are; Red Cross, PTA, John Howard Society etc. In addition there are trust funds, endowments, educational subsidies, and so on that may be a source of help.

To what degree community resources were utilized to help the families who are the subject of this study was difficult, if at all possible, to assess. Families are quite aware of help received in a material and tangible form. Seven of the sample families at one time or another were brought in touch with such resources through the initiative of the case worker or upon their request to the worker respecting their inability to meet a special need. These included counsel through the legal aid society, consultant service from the dietitian representing the Metropolitan health service, referral of children to nursery school, camp, and material aid through the Red Cross. The amount received from the Red Cross, for example, ranged from a single pair of baby shoes in one family to a rather inclusive clothing issue in another.

The benefit derived from an organization's activities are less tangible in many areas, but the effect on family life may be equally as positive. The contribution made, in this respect by the worker, can hardly be measured from the client's point of view, but might be evaluated in terms of the kind and number of community organizations he belongs to and actively participates in. This, however, is outside the scope of the present study.
Further reference to problems involved in successful utilization of community resources will be brought out in dealing with case work services in terms of the client's experiences.
CHAPTER VII
CASE WORK SERVICES

The families comprising the sample group for this study came into contact with the case worker under a variety of circumstances; the trend of events which eventually led these families to the assistance agency was different, to some degree, in each case. However, there was one salient factor which was common to all the families at this point. They were all in dire need of financial assistance. Most of the families made application at the agency's office. However, in two instances the family's need for assistance was called to the attention of the agency by a third party. In these cases the case worker visited the family, and completed their formal application in the home.

The process of establishing eligibility began with the first contact. A formal application form was completed, and a general social history of the family was taken. In an atmosphere of privacy, the applicant told his or her own story, and answered the worker's questions.

The formal application form listed the immediate members of the family, relatives, financial status, residence, previous employment and other facts. This was usually supplemented with more detail from the client's own story, in terms of social, financial, and work history. In the case of an emergency situation such as existed in a number of families, the worker arranged for a small grant to be issued immediately, without additional study or investigation.
Following the office interview the worker visited the family, and in the privacy of the home, the process of filling in further details of the family's history continued. The client-worker relationship, as remembered by the client, generally indicated a helping, friendly interest by the worker. In some cases there were repeated visits within a relatively short period of time; apparently these were necessary for verification of eligibility. To the family this was a real and purposeful experience, regarded as necessary to establish their eligibility for assistance, and in this the family played an active part.

In general, the families were impressed with the need for, and the thoroughness of the application procedure. One applicant, whose eligibility hinged on her former husband's status, said, "It didn't take them long to find him; some of those workers are just as good as detectives".

The development of the social history in some cases, meant sharing personal or family secrets with the worker. The worker may have had at this point, more intimate knowledge of the family than any other person. The family's reactions varied: to some the sharing of their intimate problems had been acceptable, and they may have been more at peace with themselves because of it; to others it was a threat, and the feeling persisted that they were divested of their dignity and personality. They subsequently questioned the need for such information; it appeared to them that little use was made of it and hence could see no purpose in the
detailed study. In general these families expressed their feelings: "They ask a lot of questions which are none of their business". There are numerous implications in such a statement; but it would be premature and judgmental to draw conclusions from it, without prior examination of the agency's records. However, the statement might indicate an area for closer perusal, because the family's observations were made in retrospect which may add to the general significance of the statement.

The extent to which the workers attempted to verify the information given by the applicant was not known to the families. Most of them believed that there was some additional verification, particularly with respect to details of income or other financial resources. Some of the families receiving mothers allowance also referred to character references. The feeling concerning investigation generally was that, "they have to look into people's business, or there would be a lot of people receiving help who don't need it".

For the worker, this detailed study laid the foundation for diagnosis of the family's problem, and the basis for developing a treatment plan. The social study generally may be of special value to the family itself. The process helps the client to view his or her circumstances more objectively. Through discussion with a skilled worker, the family's problems reflect themselves in a new light, often revealing sources of strength and potential self help
which, under the stress of financial crisis had escaped them.

The worker's knowledge of community resources available to a family in need, may be used in certain cases to assist the family to re-attain economic self-sufficiency. The diagnosis of the family problem should reveal more than the area of need, and the real and potential strengths of the family to cope with it; the examination should also indicate the extent of the need, the amount of financial assistance required, and the necessity for other services. The help a family may receive through a case worker is limited in many ways. There are statutory restrictions, agency regulations and fiscal policies, the extent of the worker's training and skill, and the size of the worker's case load. The client's willingness and capacity to make use of case work services must be taken into consideration as well. Some of these limitations are so fundamental that it might appear, superficially at least, that the services of the trained case worker are almost invalidated.

In speaking of their experiences with case workers, practically all the families mentioned the first worker specifically. They spoke with feeling, on a note of gratitude and good-will; "she was very nice, she helped us a lot". This may be indicated by the fact that the helping process was initiated at this point. Even though there was a degree of severity in the original investigations in some cases as referred to in a previous chapter, the worker was "still nice"
because she helped them. The family's financial need was met, at least in part. The fears of hunger, and cold, were temporarily mitigated to some extent through the assistance grant. The worker's interest in the family's welfare, as exemplified in the social study, reinforced their beliefs in themselves and pointed in the direction of re-establishing their status in the community. The diagnostic process of analyzing the family's total problem held out hope for the future.

The original contacts with the worker thus created a setting which was later a challenge to the worker giving follow-up services or sustaining case work treatment. The worker would visit the family periodically. The emphasis of these visits was largely on the economic factor; did the family have any deductible income. Generally the worker was interested in how the family was, "getting along", their health, and how the children were progressing in school. The family's problem of meeting their needs with the small grant was generally their major concern. The worker was unable to help in this area because of fixed fiscal policy. Large case loads apparently precluded the successful use of exempted (income) through community resources to a large degree, because of the demands on the worker's time. This left many families with the feeling towards the worker, "they are good people, they help you if they can, but they can't do much". Over a period of years, with the worker's services being limited, the visits not only lacked the
vitality of the family's initial experiences with the worker, but the visits also acquired routine characteristics in many cases. To some families, the worker's inability to help further was disappointing, and they became rather critical of the worker's periodic visits. Their interest in the worker as a helping person became passive to a certain extent, as indicated by the remark: "I always enjoyed talking to them. They can't help you but I guess it's part of their job to go around and visit families on relief".

This feeling is unlike that expressed towards the first worker. Although it is not entirely negative it does appear to suggest a note of despair. Only one family expressed strong feelings towards the agency as represented by the worker: "they don't come for my benefit, they come for their own". However, it is sufficient for present purposes, to state that their own actions precipitated the circumstances, to a large degree, which made any contact with the agency rather unpalatable.

Some of the families stated that they looked forward to the case worker's visit, because it helped them just to talk over their problems with someone. Remembering the social status of some of the families - out of touch with neighbours, friends, and society as a whole - it gives added weight to the need for someone to be interested in them, and their problems of living. Individual and family strength to successfully carry on in the face of a multitude of problems of living, stems, to a large degree, from association
with other people. In the absence of such associations, the case worker appeared to fill that role.

One family viewed the case worker as an "absolute essential". Through the case worker, this client was helped to the extent that she was able, quite successfully, to cope with medical problems, a marital problem, her child's adjustment problem in the school, and numerous others. The worker visited regularly, and in addition the client was in the habit of calling the worker by telephone, and visiting in her office.

A periodic change in workers was not viewed generally as a problem by the families, in terms of client-worker relationship. Because the home visits in some cases had become routine in some ways, a change in workers was anticipated as an interesting experience. With every change, the worker was just a bit different. In some ways it was akin to meeting the first worker. However the client who was receiving more "intensive case work service", expressed some concern over the frequent changes in workers.

The case worker is in a position to make consultant services from other organizations available to families receiving assistance. Services which are of particular value to these families, are those which aid them to make the most of their meagre allowance. Since the major allotment in the social allowance is designated for the purchase of food, careful buying and preparation of meals permits certain economies. In her contact with some families, the case worker
may enlist the aid of a dietitian or home economist, in planning to meet food costs on a more economical basis.

Four of the families in the sample were visited by the dietitian from the Metropolitan Health Service. The contact occurred in different ways. One client had heard a radio program, sponsored by a city newspaper, offering free consultative service to families with budgeting problems. This client submitted her problems in writing. She received an answer from the home economist, which stated that her income for a family of five was so low that it was not possible for her to offer any help. The client's problem was referred to the agency and the case worker arranged for the dietitian to visit the family.

The dietitian worked out a food budget with the family which included menus, shopping lists and other detail, on the basis of a low cost minimum, but adequate diet. The food budget on this standard as computed by the dietitian, requires approximately $64.00 at present prices. However, the family's assistance grant is only $75.50. The minimum expenditure for food, based on the low-cost diet would therefore require approximately 84% of their income.

Three of the families were brought in touch with the dietitian through the case worker, apparently as a result of their discussion of the difficulty in planning to meet their needs on the allowance. Since the families had made no direct request for the services, it made the entry into the home a trifle awkward for the dietitian. The problem in all
the situations was similar. In the case of a family of two, the food budget as worked out, ranged between $24.00 and $26.00 per month. The family was receiving an allowance of $50.00 per month from which they paid $25.00 per month rent for two furnished rooms. The family obviously could not afford to spend the minimum amount recommended for food. This combined with the rent, would use up their total allowance, leaving nothing for clothing, and all other items necessary for family living.

The potential value of the dietitian's services appeared to have been frustrated to a large degree simply because the family could not afford to spend that much for food. Their economies had to exceed that set out in the low-cost diet. These families reacted to this consultative service rather passively and in two cases decidedly unfavourably. In the latter instances it was expressed with some feeling: "I don't know why she came, she couldn't help us any, but I suppose the government must have some money they want to spend". In terms of the hopelessness of the family's situation their feelings can be more easily understood.

In the light of the family's experiences, the role of the case worker in administering the social utilities is of special significance. Social utilities represent the commodities provided for the family, in kind, through the case worker.

Within the family's experiences there have been many changes in procedure. At one time nearly all of their needs
were met, in kind, through the distribution of food, rent orders, grocery orders and clothing. Most of their utilities have been replaced by cash payments to the recipient. The city's clothing distribution depot was closed to these families over a year ago. At present the social utilities are represented by issuance of shoes upon the recommendation of the school principal in some cases, free milk to the child in school if the family is certified as being destitute, clothing through the worker from the Red Cross, and possibly others.

For the purpose of illustrating the part of the case worker in administering a social utility, and its effect upon the parents and children, the clothing distribution system can be described briefly:

The distribution of clothing formerly was effected through a central clothing depot for some years, financed largely through the agency. A small amount was deducted from each family's monthly grant (somewhere between five and ten percent) by the agency. In lieu of this, the family's clothing needs were met in kind.

Children were eligible for clothing issues every six months, and the adults once a year. The case worker would visit the family and inventory the clothing needs, listing the items and sizes. She would make out a clothing order and send it to the clothing depot. There the order was filled according to sizes (only), wrapped in a package, and the family was sent a card to come and get it. Upon returning home, they would open the bundle, see what they had received, sort it out for size and try it on. If it did not fit they could return the items and exchange them. Color and style were not considered.

Most of the families who were eligible for clothing
made use of this resource. Without exception they reported the clothing of good quality. They explained how much better off they were when they received the clothing then they are now. When the clothing distribution was discontinued, their cash grant was increased, ranging from $2.50 to $5.00 per month, depending on the size of the family. This addition to the grant was an insignificant sum when clothing costs for a family are considered.

The effect on the children and parents of the methods employed in administering this social utility was manifold. Meeting the clothing needs was reduced to a routine on a semi-annual basis for the children and annual basis for the adults. It might be expected that this type of planning would fall short of a successful meeting of the family's need. However, in emergencies, the family could contact the worker for a supplementary issue. The worker was obliged to assume the role of the parent in this procedure. If a child asked his parent for a pair of shoes, a jacket, or some other item, the likely answer would have to be, "wait until the case worker comes". An alternative, if shoes were needed, was to tell the child to go and ask, "your school principal". During the child's tender years a well-liked garment might represent a (very nice) case worker, whereas a garment disliked could mean, (she is a horrible person, why does she have to come). When other children would speak of going shopping with their mother or father, to buy a pair of shoes, and all of the things they saw, how
much fun it was, this dependent child could only listen for these experiences were denied him. If questioned by other children where he got his new shoes, he would likely be compelled to answer, "from the case worker" or "from the school principal". The child's problem in this area become more numerous and more acute as he grows older. It may lead the child to question more seriously why he is different, and why his parents are different. It might be a trying experience for the adolescent at a high school party, if asked where he bought his new shoes, to reply, "the case worker brought them", or "he got them from the school principal".

The administering of any social utility is akin in some form or another to the experiences illustrated above. The parents are replaced by an outside force not unlike that of a guardian. The children in such a setting must look to someone outside of their own parents for the things they need. The case worker really is the parent in this particular setting. However, the principle of meeting the family needs through the use of social utilities, may not be without merit, from the purely economic point of view. The sacrifices made in terms of human values are obviously great, when needs are met through social utilities.

The family's experiences indicate a need for, and general acceptance of, case work services. The positive values of the worker to the family are primarily evidenced in
the family's initial experiences with the worker.

During the process of establishing eligibility, the worker was a positive factor; the family was drawn in and actively participated; their experience was reassuring and the family faced the future with hope.

Because of apparent limitations placed on case work services, the worker's capacity to help follow the establishment of eligibility was negated to the point of the service being little more than a routine checking of continued eligibility requirements.
This study emphasizes the fact that from the family's point of view there is no division in the field of case work services. The worker represents the agency in all its aspects; possibly even more than that, the public's attitude towards dependent families is reflected through the worker. The families assess their status in terms of the help received from the case worker.

In the setting of an assistance program a distinction between case work services and the giving of financial assistance is not readily made, if at all possible. In terms of this study, from the family's point of view, there is no distinction apparent between the two.

A common characteristic of the sample families which brought them to the agency, was lack of income. They all needed help to buy the necessities of life. Beyond that, they were individual families, with problems of different kinds and descriptions peculiar to each family. Their additional needs were apparent in such areas as, housing, health, education, vocational rehabilitation, household furniture, household utensils and equipment, bedding, clothing, floor covering, and many others. Individual family situations were further complicated by the absence of the breadwinner. The burden of carrying on successful family living, which normally is a challenge to the strength of
both parents, now fell on the mother alone. Home management, planning, care for the children, and all the other details of family life were the sole responsibility of the mother. The extent to which the families were helped to meet these needs warrants a brief review of the limitations placed upon the worker.

Any statutory limitations in the social assistance and mothers' allowance act have been set forth in chapter two. It is apparent that the limitations in the mothers' allowance act concerning eligibility and assistance payments are more restrictive than those provided for in the social assistance act. However, the mothers' allowance act is sufficiently broad enough to allow for considerable elasticity in interpretation. In the actual practise of meeting family needs, any basic differences in the statutes are not readily identifiable in terms of assistance grants, treatment of resources or in other areas. Therefore, the discussion in general terms, drawn from the familys' experiences, will include both the social assistance and mothers allowance categories.

From the familys' point of view their needs have not been examined or assessed on an individual case basis. Measurement of the extent of their need is made by the arbitrary application of the social allowance scale which is based on the number of persons in a family according to a maximum grant. It has been pointed out previously that the amount of the allowance meets less than half of an average family's needs in relation to a minimum standard for low-cost
diet and the bare essentials for family life.

Since there is no provision for exceeding the maximum scale there are no demands made on the worker to assess the family's needs other than counting the number of persons. If there are five the grant is $75.50. Unless there is some income which needs to be deducted, the budgeting process is complete. This routine could hardly demand recognition, beyond that of a clerical task. To the families it has been disappointing because it has not been within any of the sample family's experience to have a case worker attempt to figure out a budget for them on an actual need basis. Therefore the feeling persists at times as expressed in, "they don't care". The question in the families' minds is, "how does the worker know what our needs are; she has never attempted to find out". In terms of the administrative policy it appears that the highest standard of living to be achieved by the dependent family is not to exceed that reflected in the social allowance scale. To point this up more clearly in terms of the families' experiences, note must be taken of the treatment accorded other income and resources.

Over the period of years that the families have received assistance there have been numerous changes in agency policy respecting other income. The families varied to some extent as to their understanding of the present policy: this might indicate inadequate interpretation of agency policy to the client by the case worker, or it might pose a
very basic question on the administrative level: how does the information concerning a change in agency policy get out to the client?

The most general understanding of the treatment of other income on the part of the families receiving social assistance was; that earned income was exempt up to $10.00 per month and $2.50 for each child, the total monthly exemption not to exceed $15.00. Any earnings above that are to be deducted from the monthly allowance, and all other income, whatever its source, to be deducted in full from the basic grant. The families receiving mother'allowance reported similar experiences, but with the exception that the earned income exemption; was believed to be $20.00 per month per family.

The establishment of such policy on the administrative level may have many implications; but to the family this simply means that their standard of living will be at or below the level of the social allowance scale, but even more important is the fact that this policy has negated the potential value of the case worker to the family. The only demand made upon a case worker in this setting is to check on technical eligibility requirements and to be able to calculate other income for purpose of adjusting the social allowance grant. The question may well arise: what is the place of the professional social worker in the assistance program setting? An analysis of the families' experiences has established that the need for the professional social
worker is real; it is apparent to them because of their inability to cope successfully with their problems. These problems arise to a large degree, from their dependency status. The implications are, therefore, that from the client's point of view, some modification of the rules, regulations, and policies, on the administrative level are indicated.

The greatest limitation of case work services appears to stem from the way in which other resources and income are treated, and the standard of living that is to be achieved by these dependent families. The amount of the assistance grant itself is significant, but it does not stand alone as a factor in limiting services to a family.

From the family's point of view, the highest standard of living they can achieve is substantially determined in monetary terms by the social allowance scale. Whether the present maximum is set because of lack of funds, or if it is established in the belief that a family can attain a satisfactory standard of living within the amount, is a question. However, the families' status indicate that the standard is unduly restrictive. It is especially so when it is applied to those families who will require assistance over a relatively long period.

Therefore, if the agency's policy provided for an assessment of the families' total needs, on a case by case basis, and could be implemented by a minimum scale in monetary terms, a recognition of the families' needs on a
realistic basis would be possible. The challenge to the family, and the case worker, would be to find a way of meeting that minimum need, or even to exceed it, if possible.

The question likely to arise is that the agency does not have enough money to meet total family needs on that basis, and this may be all too true. That, in itself, in no way invalidates the idea of assessing the families' needs on a realistic basis. It does permit the workers to say to the family that he recognizes the inadequacy of the grant, and that the situation exists because there is no more money available. The next problem then becomes very real for the family, and the worker; they must work together to seek a solution. This will lead them into the area of other income and resources, to be developed within the family's own strength, or through outside (community) resources.

Under the present regulations, it appears that the treatment of other resources is geared to the maximum provided in the social allowance scale. This, in itself, would be a deterrent to making effective use of these resources. Equally as true would be the fact that there would be no demands made upon the case worker to help the family develop such resources; present policies appear to establish an assumption that their full needs can, and are being met, through the social allowance scale.

However, if the standard of living to be achieved would be on a more realistic basis, other resources could
become an item of primary importance. This would be particularly true if the assistance grant had to be restricted because of shortage of funds.

If the agency's policy provided for full use of other income and resources, at least to the point where this aid, in addition to the grant could mean a desirable standard of living, the worker's relationship with the family could become more meaningful. The handling of other resources in the individual family situation could be left with the worker as a case work problem, rather than a procedure on the administrative level.

Simply stated, a desirable standard of living to be attained by the dependent family is one thing, and the amount of money available to meet it is another. As the spread between the family's real need, and the extent to which it is met by assistance grant increases, the family's need for case work services increases in like proportion. The challenge to the case worker is to apply his utmost skill in the utilization of other resources, and to help the family to draw upon its own strengths to the greatest extent.

He would be given increased scope in which to apply the principles and techniques acquired through long and intensive study. It would no longer be necessary for him, when faced with a dependency situation, to restrict the potentialities of his training within the relatively narrow limitations of present operating policy. The reward to the worker, and also to the agency, in terms of improved skills
and strengthened families transcends measurement in monetary terms; nevertheless, it is highly probable that the increased efficiency which would accrue to a broader and more liberal policy would more than pay for itself.
APPENDIX A.

Mr. [name], who is doing graduate work in the department of Social Work at the University of British Columbia, and who has had several years experience in the field of social work, has informed us that he is interested in making a study of the Mothers' Allowance and Social Assistance programs, and what they mean in the everyday life of the families receiving assistance.

To make this study it is of course necessary for him to get to know some of the families who are receiving assistance, and he is hoping that some of them will volunteer to help him study their experience.

Since our records are confidential, we cannot give him your name and address without your permission. We have suggested to Mr. [name] that we would write a letter to a large number of families on our list, and leave it to you to offer to help if you are willing. If you would be willing to have Mr. [name] meet with you to explain the purpose of his study, would you please send your name and address on the enclosed card placed in the self-addressed envelope and mail it to him.

This office does not take part in the study in any way, and it is not necessary for us to know whether you are going to participate in the study or not. My personal opinion is that there is great value in the kind of research he proposes to do. It should undoubtedly aid us in giving direction, and in planning assistance programs to meet family needs. You can be sure that Mr. [name] will approach the subject sympathetically, and that all confidences will be respected. Your name will of course not be mentioned in the study.

Mr. [name]'s plans are to visit you as soon as he hears from you. Therefore if you are interested, will you please mail him your name and address immediately.

Sincerely Yours,

[Name]

(title of agency administrator)
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