PROVINCE OF BRITISH COLUMBIA

COMMISSION ON HEALTH INSURANCE, ETC.

(APPOINTED UNDER "PUBLIC INQUIRIES ACT"
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REPORT ON MOTHERS' PENSIONS

WITH APPENDIX

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REPORT ON MOTHERS' PENSIONS.

VANCOUVER, B.C., March 22nd, 1920.

To the Lieutenant-Governor in Council,
Victoria, B.C.

SIR,—Pursuant to Commission dated the 19th day of November, 1919, your Commissioners appointed thereunder immediately held an organization meeting and adopted an itinerary for the holding of public meetings throughout the Province. Over 1,500 notices of hearings were mailed to the following: Members of the Legislative Assembly; all branches of all soldiers' organizations, including their auxiliaries; women's organizations, Labour Unions, employers of over 100 employees, medical practitioners, Medical Associations, hospitals, Farmers' Institutes, Boards of Trade, Municipal Clerks, Lodges of Fraternal Societies, Manufacturers' Associations, insurance organizations, and individuals who were believed to have some special knowledge of the subjects under investigation. Public hearings were held in the following cities and towns: Princeton, Fernie, Cranbrook, Nelson, Rossland, Trail, Grand Forks, Prince Rupert, Golden, Revelstoke, Kamloops, Vernon, Nanaimo, Victoria, New Westminster, Chilliwack, and Vancouver.

The public was notified of the itinerary through the medium of nineteen newspapers circulating in the districts visited. The meetings on the whole were well attended and a great deal of interest shown in the subject of mothers' pensions. Nearly all women's organizations throughout the Province had representatives speak on their behalf. At all the hearings the representatives of these organizations were first requested to present their views, and then individuals presented theirs. The evidence was taken by a Court reporter and later transcribed. It comprises two volumes containing 845 pages, the originals of which will be filed with you on the termination of the inquiry into the other subjects under investigation. An inquiry was made into the operations of mothers' pensions laws in other parts of Canada and United States, and a summary of this legislation is appended to this report.

THE PRINCIPLE OF MOTHERS' PENSIONS.

The rearing of children has become recognized as one of the most responsible and precarious relationships of life. The woman in business is assured of a fairly steady and certain income to meet her needs. The mother, while engaged in rearing small children, is considered to be rendering an important service to the State, but the living provided her is dependent on the length of life of her husband, his character or health. Should he die or be sent to prison or become totally incapacitated, the mother's living is ended, save and so far as he has been able to anticipate and provide for the future needs of his family. The aim of a mothers' pension scheme is to provide financial assistance to a mother of one or more children when that mother is deprived of the support of her husband either on account of his death, desertion, total incapacity, or for other causes. The assistance is given for the purpose of making it possible for the mother to remain in her home and maintain it for the welfare of her children, instead of breaking it up and allowing the children to be placed in an institution at the public's expense. The necessity for home preservation is imperative not only for the welfare of the child, but in the interest of the State. Payments made by the State toward securing home-life for the child are made for value received in the form of services rendered by the mother in rearing her children for the State. The mother becomes the State's agent for the purpose of rearing and educating the children, and she receives assistance on their behalf for that purpose. Mothers who were deprived of their husband's maintenance through industrial accidents a few years ago, when pensions were not provided under the old "Workmen's Compensation Act," have long since used up any amount paid them. These widows and the widows of men who lost their lives in the "flu" epidemics are the victims of social calamities which, under our present system, they are expected to bear alone. The mothers' assistance scheme has as one of its principal aims the relief of such mothers for their own sakes and for the sake of providing home-life for their children.

CHILD INSTITUTIONS.

The life of a child in a State institution is more or less a closed book to the average person. The child is delivered at a tender age to an institution usually called a "home," but with the majority of qualities missing which make up home-life. On account of lack of influence these parentless children are herded into meagrely furnished quarters where they cannot be given the individual care which is so essential to the development of thought and character. Most children are understood only by their mothers. To their mothers they are very dear. A tired, worried, and overworked instructor (all institutions appear to be understaffed) does his or her best to supply parental attention; these at best are but a poor substitute for a mother, and the individual child receives but scant consideration. All children require the sympathy which only a mother can give, and when that sympathy is denied they grow up lacking an understanding of human nature which is bound to react upon them throughout life. A child who has had the benefits of a mother's love and teachings will later on weather the storms of temptation and false ideals much better than one who has been deprived of this necessary factor in his development through having been reared in an institution. The mother is in sympathy with her child and acts as its constant teacher, whereas teaching in an institution is of a routine character and necessarily lacks the exchanges of confidences so essential to the development of a child's mentality.

Most institutions where children are brought up are not large enough to have a resident physician or trained nurse. Thorough medical inspections are rarely made and physical defects, even when noted, frequently, for lack of funds, go uncorrected. Adequate dental care is seldom provided. Personal instruction in the establishment of habits of cleanliness and health is frequently neglected. Soap, towels, wash-cloths, brushes, and combs are generally used in common by the children, and this tends to the spread of infectious diseases. Bathing facilities are inadequate. Habits of unclean mind spread among children. Unsuitable garments are worn. The coarsest bedding is used. Bleak and barren buildings, usually in undesirable localities, house these children and afford little inspiration to an impressionable child. The result is we have an "institutionalized product" lacking normal training, without individuality, and quite unprepared for the tasks and trials which lie before him.

ARGUMENTS FOR AND AGAINST MOTHERS' PENSIONS.

The general criticisms of Mothers' Pension Acts as operated elsewhere were summarized at a Conference on Social Insurance held in Washington in 1916, and are to the effect:—

(1.) That pensions tend to pauperize the individual on the one hand, and, on the other, offer a corrupting possibility to office-holders, while at the same time tending to relieve relatives and friends of moral responsibility at the taxpayers' expense:

(2.) That the administration of relief to dependent families can better be done by private agencies, because more attention is given to investigation and to proper supervision; that the services of friendly visitors and of trained and experienced social workers are needed; that it is comparatively easy to raise money from private sources for dependent mothers who are mentally and morally fit and otherwise efficient home-keepers:

(3.) It is urged that social insurance or some other more equitable and satisfactory system should be evolved which would meet the twofold object of relief and prevention.

Advocates of the mothers' pension form of administration admit there is an element of truth in the first objection enumerated, but they contend that private agencies have not a record for administration equal in efficiency to that under Government control and supervision. These private agencies have not yet satisfied the public of their ability to meet the need. Forty-two States and Provinces have considered it advisable to place mothers' pensions under Government control. Private charities are always complaining of deficits. They cannot assure a mother with little children, whose need will extend over long periods, that she can place dependence on a definite monthly amount to keep her from worry, strain, and premature break-down. A system of mothers' pensions should provide at least for one woman on each investigating committee or Local Board, who could do as much visiting as the recipients of the pension might require. It is possible that social insurance might make special provision to meet the needs of indigent

mothers, but the chief objection to this arrangement would be that the cost of mothers' pensions is usually considered to be a municipal and State expenditure, while the cost of social insurance is generally divided among the employer, employee, and the State.

Among the benefits that would be expected from a Mothers' Pension Act would be:—

(*a.*) The maintenance of the home, thereby providing maternal care and moral influence for the children:

(*b.*) An improved physical and educational standard:

(*c.*) The arresting of juvenile delinquency and tendency toward criminality:

(*d.*) The removal from the mother of temptation to dishonesty or immorality:

(*e.*) The improvement of the physical condition of the mother through the provision of proper food, clothing, and shelter, and by diminishing the fear of want:

(*f.*) The assurance to the mother that she will not be forced to lose her children because she has lost her husband:

(*g.*) The reduction of the number of inmates in child institutions and the consequent saving in the cost of upkeep of these:

(*h.*) The recognition of the obligation of the State to women who become the mothers of its future citizens:

(*i.*) The systematic investigation of needy cases and the discharge of the duty of the State to those mothers and children:

(*j.*) The elimination of the stigma of "charity" begotten by dependence upon relief given by private individuals and child-welfare organizations and the fostering of a wholesome spirit of self-respect.

MOTHERS' PENSIONS A RECENT DEVELOPMENT.

Mothers' pensions in America are of comparatively recent origin. Missouri, Illinois, and California led the way in 1911. Their schemes met with general success, and pension laws, though differing in detail, are in force in thirty-nine of the United States of America and in Alaska and Hawaii. The Provinces of Manitoba, Saskatchewan, and Alberta have mothers' pension laws in force, and the Ontario Legislature now has the question before it for consideration. A brief summary is given below of the laws operating in our Prairie Provinces and an outline of the proposal as recommended for Ontario.

Manitoba.—In this Province, where the "Mothers' Allowance Act" has been in force for nearly three years, there were in October last 351 families drawing benefits averaging $54.51 per month per family. The total cost for the second year of the operation of the Act was $81,284.95, but it is expected that the expenditures will run higher for the current year. The allowances made are claimed to be the highest in America. The regulations provide that "while each municipality must appoint a committee of not less than three persons, of whom one must be a woman, five in most places would be advisable, two of whom should be women, whose duty it is to receive applications for allowances, investigate all applications received, forward a complete record of all investigations to the Provincial Government, and supervise every family receiving an allowance. Members of municipal committees receive no remuneration beyond expenses."

Saskatchewan.—In this Province there were at the end of February of this year 180 widows and 664 dependent children receiving benefits under the "Mothers' Pension Act," averaging $25 per month per family, the cost for the year being $54,000. The maximum allowed is $30 per month per family.

Alberta.—At the end of last year this Province was making allowances to 244 widows and 800 children, averaging between $37 and $38 per month per family, and amounting to $111,264 for the year. The Act provides "there shall be appointed by the Council in every city and town in the Province one or more inspectors whose remuneration shall be fixed and paid by the Council, and whose duty it shall be to receive applications for assistance under this Act; to inquire into any case brought before his or her attention, and generally to do and perform such matters and things as may be required by this Act, or by any regulations passed thereunder."

Ontario.—The proposed scheme which has been placed before the Legislature by expert investigators provides for a central bureau to supervise the work of the committees provided by municipalities for local administration. The Government will pay the expenses of head-

quarters and will make an annual grant for payment of allowances. Each municipality will be expected to pay half the allowance for recipients in its district. If the widow has an income of sufficient amount she will be ineligible to share in the allowance. Widows with two or more children under fourteen years of age will receive an allowance that will be sufficient to meet the cost of living. The proposals do not fix any maximum allowance per family other than that to be determined by the cost-of-living budget. The mother and dependent children are permitted to participate even if they own property up to $2,000 or cash or securites (other than household goods) up to $500. The recommendations call for the Act to be administered by a Provincial Committee of five members who are paid per diem allowance only during the time of the regular sessions. This committee is to enlist local co-operation in all centres. It is recommended that widows, wives of inmates of insane asylums, and wives of men who are totally incapacitated should participate. Divorced women, wives of prisoners, and unmarried mothers are not included.

THE DEMANDS OF THIS PROVINCE.

The need for mothers' pensions was drawn very forcefully to the attention of the Commission by the various witnesses who testified at its hearings in all parts of the Province. State assistance for indigent mothers of young children was endorsed by seventy-seven women's organizations, twenty-four fraternal societies, thirty-four labour organizations, six other organizations, ten ministers of the gospel, thirteen doctors, four insurance agents, and forty-six private individuals. Witnesses everywhere welcomed the idea of granting pensions to those mothers who, through no fault of their own, found themselves unable to support their children and educate them to become useful citizens. No witness anywhere appeared before the Commission in opposition to the principle of mothers' pensions. Regrets were expressed on all sides that the subject of mothers' pensions had not been investigated long ago. Widespread demand was made for the immediate crystallizing into legislation of recommendations along the lines set out in this report. A profound conviction was shown by the public-spirited citizens for progressive legislation in keeping with the spirit of the times.

It is generally recognized that, with the cost of living as high as it is, the average wage-earner cannot from his income make adequate provision, in the event of incapacity, to guarantee the maintenance of his home and the education of his children. In such event he must necessarily leave their upbringing and education to the mercy of the State. These children, if they receive proper home care and education, will make the useful citizens of to-morrow. It can therefore be seen that public funds spent on education cannot be considered as philanthropy. The vast sums of money spent annually on education is primarily in the interest of the State itself, it being apparent that the more enlightened the individual becomes, the more enlightened and progressive the State. The benefit to the individual must be achieved in order to accomplish the greater benefit and advancement to the State. Before school age is reached education by the State of her dependent and neglected children should be along hygienic, mental, and moral lines. This can only be accomplished by supplying to the mothers, guardians, or institutions entrusted with the care of these children sufficient financial assistance "to enable every child to get the sporting chance to make good," so often referred to by the Prince of Wales in his sporting addresses on the functions of the State.

The late Theodore Roosevelt once said that "unless this place is made a good place for *all* of us to live in it will not be a good place for *any* of us to live in." We must make it a good place for the children of our hapless sister or it will not be a good place for our own children. In order to make it such a place we must do everything within our power to remove the obstacles which confront the penniless widow in her efforts to secure for her children the inalienable right of opportunity with those more fortunately situated.

COST.

With a view to arriving at the number of women and children who might make claim for benefits under a Mothers' Pension Act, the Commission carried on investigations through municipal clerks, police, and women's organizations of the Province. From fifty-three municipalities, representing 91 per cent. of the population of the Province, reports show 258 widows and 593 children as probable applicants for State assistance. If this average prevailed throughout the unreported districts there would be 284 widows and 652 children in the dependent class. Your Commission is of the opinion that this number would be reduced could a more careful inquiry

have been made into each case. Such inquiry under this Commission would have been impracticable. We are of the opinion that a number of these cases reported are now in receipt of pensions under the "Workmen's Compensation Act" or under the "Pensions Act" of Canada.

The following table shows the cost of supplying mothers' assistance in the various States and Provinces enumerated below:—

State or Province.	Population Last Census.	Number of Families benefiting.	Number of Children benefiting.	Total Expenditure.	No. of Indigent Families per 1,000 Population.	Average Monthly Allowance per Family.
California	3,578,858	3,000	8,000	$ 540,000	0.66	$15.00
Idaho	340,073	258	652	43,235	0.76	14.00
Montana	954,314	358	980	102,060	0.38	23.70
New Jersey	2,844,342	1,669	4,346	301,454	0.59	15.00
New York	8,496,537	7,411	21,339	1,891,929	0.87	21.00
Oklahoma	1,429,537	648	1,949	66,535	0.46	8.57
Pennsylvania	7,665,111	1,816	6,408	306,276	0.24	14.00
Wisconsin	2,333,860	2,051	6,098	309,814	0.89	12.50
Maine	363,487	218	629	46,383	0.66	17.80
Manitoba	455,614	351	....	81,284	0.78	54.51
Saskatchewan	485,432	180	664	54,000	0.36	25.00
Alberta	374,663	244	800	111,000	0.66	38.00

From the foregoing table of the twelve States and Provinces enumerated this Province might expect 243 families to be found in the indigent class. On the estimate of our own three Prairie Provinces 235 families might qualify for assistance. The cost of such assistance at the rate of $55 per month per average family would be $155,100, of which the municipalities should pay one-half. The Ontario investigators estimate in various ways the cost of mothers' pensions to that Province. These estimates run from $383,745 to $1,027,064. On a similar basis British Columbia might be expected to pay anywhere between $59,960 and $160,479.

Administration Problems.

In this Province, where Juvenile Courts exist only in the larger centres and where the County Court holds sessions only in a limited number of cities and towns, it would be inconvenient and inadvisable to have the Act administered through either of these Courts. The preferable and more economical system adopted by many of the American States and by Alberta and Saskatchewan is by a responsible and experienced Superintendent in one of the Government departments. This Superintendent with necessary assistants need be the only salaried officials. Regulations made by the Lieutenant-Governor in Council should prescribe, limit, or extend the powers of the Superintendent, and could adopt the necessary forms and the nature of reports required from the applicants for relief and from the Local Boards receiving applications.

Local Boards in each muncipality should receive all applications for assistance within their municipality, give these applications prompt and thorough investigation, and pass their recommendations and correspondence on to the Superintendent. The homes of women receiving benefits should be visited periodically by a member or members of the Board, preferably women, to see that proper home-life is being maintained, the health of the children safeguarded, and that those of school age are making satisfactory progress. The assistance granted should not cover a longer period than six months without a renewal of application. Any change in the financial or other status of the assisted families should be reported promptly by the Local Boards. The Local Boards should consist of one member appointed by the Provincial Government, one by the Municipal Council, and a third selected at a meeting of the women's organizations of the municipality called by the Chairman of the School Board, or failing a selection, then such member could be appointed by the School Board. The work of the Local Board would not be burdensome and the position should be honorary rather than remunerative. Throughout the Province there should not, according to the law of average, be more than sixty indigent families per 100,000 population. In a municipality of 3,000 or 4,000 people it would not be an irksome duty for the Local Board to keep in intimate touch with the two or three families assisted. Abuses under this scheme would be reduced to a minimum by having the representatives of the Local Boards selected from among local people, who would thereby have an intimate knowledge of the conditions existing in the particular families.

Since nearly the entire population of British Columbia is resident in the municipalities, any pension scheme should utilize local machinery for the purpose of investigating the cases coming up for consideration. In only three or four municipalities does the population exceed 15,000 people. In these the relief officers, under the supervision of the Municipal Councils, have at present a fairly complete knowledge of all cases of genuine need. In the smaller municipalities the police, the members of the Municipal Council, and the School Board are usually familiar with the history and financial standing of all needy and worthy residents of their communities. With a little instruction in the provisions, aims, and administration of the Act, Local Boards could efficiently carry on the work assigned to them.

Since one of the chief aims in giving assistance to indigent mothers is to guarantee to their dependent children proper care while securing an elementary education, the administration should come under the Department of Education. The Superintendent appointed to administer the Act should devote his or her whole time to the work of organizing the Local Boards, instructing them in their duties, checking their recommendations, keeping awards uniform, and in maintaining a central office in which a complete record of every case is kept.

At the present time the municipalities are carrying on a limited amount of relief-work among dependent mothers. Any system should recognize the responsibility of the municipality for a portion of the cost of education of children. The Commission believes that the contribution by the municipality should be one-half of the allowance provided under the Act, the Province to bear the other half as well as the cost of administration. All allowances should be made through the office of the Superintendent and a refund subsequently made by the municipality to the Provincial Treasury. Inasmuch as the municipality and the Provincial Government will both be contributing under the Act, both should have representation on the Local Board.

RECOMMENDATIONS.

After a close examination of the laws operating elsewhere, and after studying the needs of this Province, we recommend that a scheme for mothers' assistance should be along the following lines:—

1. That an application for assistance should be considered from any indigent person who is:—

(*a.*) A widow; or
(*b.*) A divorced woman; or
(*c.*) A married woman whose husband is an inmate of a penal institution or a Government mental hospital in this Province; or
(*d.*) A woman whose husband is totally incapacitated from work through sickness or accident arising in this Province; or
(*e.*) A deserted mother; or
(*f.*) An unmarried mother; or
(*g.*) Any other person whom the Superintendent may deem to constitute a case for assistance within the meaning of the Act:

Provided that said indigent mother makes application to the Local Board in the municipality in which she has been a resident for at least six months immediately prior to becoming indigent, but no such indigent person should receive benefits under the Act unless:—

(1.) Applicant is a British subject; and
(2.) Has been a resident of this Province for eighteen months prior to becoming indigent; and
(3.) In the case of a mother, having one or more children under the age of sixteen living with her; and
(4.) Applicant is, in the opinion of the Superintendent, a person of good moral character and a fit and proper custodian for such child; and
(5.) That it is in the best interest of said child or children that applicant have custody of them; and
(6.) That applicant is without the necessary means with which to support such child or children.

2. All applications made by persons for benefits under the Act should be verified by statutory declaration, and should contain the following information:—

(*a.*) Applicant's name, the date of death, divorce, desertion, incapacity, or incarceration of the father of the children to benefit, the father's name, the names of the children, the dates and places of their birth, and the time and place of applicant's marriage (if any):

(*b.*) Applicant's residence and length of time that she has been a British subject, a resident of the Province, municipality, and the address or addresses of her place or places of abode for the five years prior to making application, and showing dates as nearly as can be of the various changes of address:

(*c.*) A statement of all property belonging to applicant and to each of the children, which statement should include any future or contingent interests which any proposed beneficiary may have:

(*d.*) The names, relationships, and addresses, as far as possible, of applicant's relatives and those of the father of the children to benefit.

3. All applications should be made in duplicate; one copy to be kept on file by the Local Board and the other to be forwarded by the Local Board to the Superintendent, together with necessary recommendations signed by the members or a majority thereof. If satisfied that the case is a proper one for assistance under the Act, the Superintendent should recommend to the Minister of Education payments in monthly instalments to the applicant as to the Superintendent may seem fit and necessary. When any such recommendation is approved by the Minister of Education, the applicant mentioned therein may be paid out of the moneys appropriated by the Legislature for that purpose the sum specified in the recommendation. The Superintendent should keep a complete and proper record of all moneys expended, and at the end of every three months should cause to be forwarded to each municipality a statement of all moneys expended during the next preceding three months in respect of any persons held to be residents for the purposes of the Act in such municipalities; and the municipalities should forthwith reimburse the Government for the amount so shown to be due. Power should be given municipalities to levy a special tax to finance their share of the cost.

4. In unorganized districts the Superintendent should make or cause to be made inquiries as to the necessity of rendering assistance under this Act to any applicant who is a resident of an unorganized district and who, if a resident of a municipality, would have been entitled to apply for assistance; and the Superintendent could in such cases make recommendations to the Minister of Education that relief be granted; in the event of the same being granted, one-half of the total cost should be borne out of the consolidated revenue of the Province and the other half to be taken out of the taxes collected in the unorganized districts. For the purposes of administration an applicant should be considered to be a resident of the municipality or unorganized district in which she was last a resident for a period of six months immediately prior to becoming indigent. In case of dispute as to whether or not the applicant is a resident of a particular municipality or district the decision of the Superintendent should be final.

5. Assistance under the Act should not exceed in any case the sum of $42.50 per month for a woman and one child and $7.50 per month for each additional child. Assistance should cease in case of remarriage of the mother or her removal from the Province.

6. No sum payable as an allowance should be capable of being assigned, charged, or attached.

7. In the event of death of any mother the assistance should cease, but an allowance not exceeding $7.50 per month for each child might, on the recommendation of the Superintendent, be made to the guardian of such children; provided that if a dependent female relative of the children or other person approved by the Superintendent for the purpose continues to maintain the home of the deceased mother for the express benefit of the orphan or half-orphan children, such dependent relative or approved person may, on the recommendation of the Superintendent, receive the full award which would have been paid to the deceased mother.

8. No assistance should be allowed to any applicant if it is shown that the applicant and proposed beneficiaries are individually or jointly the owners of real estate of an assessed value greater than $1,500 and $500 in cash or convertible securities (exclusive of necessary household furniture), or to any person who is in receipt of a pension or other award or allowance under the "Workmen's Compensation Act," "Pensions Act," or other Act, or from any source, except in so far as such pensions, award, or allowance is smaller in amount than the amount which would be payable under the Act, and assistance should only continue so long as the recipients thereof are residents of the Province.

9. A special maternity allowance not in excess of $50 should be made to any assisted mother who gives birth to a legitimate child during her dependency, and such child should be placed on the list of beneficiaries at once and monthly allowances made for it under the Act.

10. It is further recommended that the Act be known as the "Mothers' Assistance Act," and that by reason of its urgency and the insistent demand this Act be introduced and passed at the present session of the Legislature.

All of which is respectfully submitted.

CECELIA SPOFFORD.
T. BENNETT GREEN.
D. McCALLUM.
E. S. H. WINN,
Chairman.

APPENDIX.

SUMMARY OF MOTHERS' PENSION LAWS IN UNITED STATES AND CANADA.

State.	Persons benefited.	Length of Residence.	Amount paid.	How computed.	Cost borne by	How Fund is administered.
Alaska	Widows, women divorced, or whose husbands are in penitentiary, asylum, or crippled, with children under 17	No provision ...	$15 per month first child and $10 per month others	Straight cash grant	All by State (apparently no counties)	Juvenile Court hears all cases and makes awards. Re-examination at least yearly.
Arizona	Widowed mother with one or more children under 16	Citizen of U.S.A. one year and husband a resident of State at death	Not to exceed $20 per month first child, $15 per month second child, and $10 per month others; in all not to exceed $60	Ditto	All by county.....	Application is made to Board of Child Welfare appointed by Judge of Superior Court of county, without salary; the Superintendent of Poor must be on Board.
Arkansas	Woman whose husband is dead, permanently deserted, or incapacitated from work, or in gaol or asylum, and who has children under 16	Woman a citizen of U.S.A. and one year in county	Not to exceed $10 per month first child and $5 per month others	"	"	Juvenile or County Court hears all applications and a Court officer investigates the conditions. He is Probation Officer.
California	Children, orphans, or half-orphans under 15	Children born in State or who have resided there two years	State grants $120 per year to certain institutions and counties for maintaining children, and mother may apply to county for $120 if she wants to look after her child herself	"	State pays $120 per year per child and county pays balance (if any)	State Board of Control supervises books, etc., of counties and institutions.
Colorado	Parent or guardian of any neglected or poor children	No provision ...	According to need in each case	"	State homes provided for homeless children; contribution also made by city and county not to exceed ⅛ of 1 mill in taxation	By Juvenile Court in counties with over 100,000 population, otherwise by County Court; Probation Officer assists in investigation and files report with State Board of Charities. Maternity benefits raised by county tax are administered by same Court in amounts as needed in special cases.
Connecticut	Widow with dependent children under 16	Widow must have fixed residence in State	Varies in each case. Food: Widow, $2 per week; children (14), $1.75 per week; children (5-14), $1.25 per week; children (under 5), $1 per week. Fuel, $1 per week. Clothing, $1 each. Rent, according to need. Funeral expenses	"	One-third to State, one-third to county, and one-third to municipality	Municipal Executive Officer, County Commissioner, and State Agent. The State Agent gets $3,000 a year and expenses. Apply to Executive Officer of municipality. This officer makes investigations monthly and reports to county authority for O.K., who reports to State Agent for O.K. List not printed.

SUMMARY OF MOTHERS' PENSION LAWS IN UNITED STATES AND CANADA—*Continued.*

State.	Persons benefited.	Length of Residence.	Amount paid.	How computed.	Cost borne by	How Fund is administered.
Delaware	Mothers of children under 14 whose father is dead, has abandoned his family, or is physically or mentally unfit to support them	Mother must have resided in State three years	$9 per month first child, $5 per month others, and extra for sickness	Com. may supply food and clothing instead of money if they think case warrants it	Administration by State. County pays cost, but State reimburses each county up to $5,000 annually. Total cost to State not to exceed $18,000 per year	Mothers' Pension Commission of nine women, three from each county, who serve for expenses only; appointed one, two, and three years; investigate cases and report to Commission of the county where mother resides.
Florida	Mother or guardian of one or more orphans or half-orphans under 16; mother must be proper person to bring up children	Four years in State, one year in county	Not to exceed $25 per month first child and $8 per month others	Cash grant	County levies tax not to exceed ½ of 1 mill	County School Attendance Officer receives application and makes recommendations to County Commissioners.
Hawaii	Children of indigent, widowed, or abandoned mothers, married or unmarried	No provision ...	Amount payable at discretion of Board	"	Counties appropriate funds as required	Board of Child Welfare, three men and two women, appointed by Governor—two for four years and three for two years to start and afterwards for four years. Expenses only paid. New order every six months.
Idaho	Mothers of one or more children under 15 whose father is dead, in penitentiary or asylum in State	Two years in county	$10 per month first child and $5 per month others, living with mother	"	County pays all.....	Probate Judge of each county makes all provisions.
Illinois	Mothers whose husbands *are dead, permanently* incapacitated, physically or mentally, and with child or children under 14	Mother three years in county, or if husband dies in county and mother a citizen of U.S.A.	Not to exceed $15 per month first child and $10 per month others, living with mother	"	County pays all out of special tax	Juvenile Court, or where none the County Court Officer, examines into conditions of home. He is Probation Officer. Separate petition filed for each child, also payment may be made for sick children between 14 and 16 years of age.
Indiana	Children under 15	No provision ...	Home is maintained for children, or if Board thinks advisable an award may be made to mother or guardian of an amount not to exceed usual per diem cost of child in home—i.e., 50 or 60 cents per day	.....	County pays all.....	County Commissioners Board.
Iowa	Children who for any reason are homeless or abandoned, dependent for support on public, without proper parental care or guardianship, or children under 16 of a poor mother	No provision ...	Child committed to State institution, or amount not exceeding $2 per week to be paid direct to mother	Support of institution or cash grant	"	District and Superior Courts hear and determine all cases. Any reputable person may file affidavit as to any child's condition. Custodian of child is summoned to produce child in Court. Probation Officer investigates.

Kansas	Mother of child or children under 16 who is unable to provide for them on account of father being in penitentiary or asylum	*Bona-fide* resident of county for two years	Not to exceed $25 per month per family	Cash grant	County pays all.....	County Commissioner receives applications and administers funds. Increase is allowed temporarily in case of sickness.
Maine	Mother of child or children under 16; must be of good character and fit person and living with children	Five years' residence in State	To be finally determined by State Board	Cash or its value, or both	Municipality pays all and is reimbursed by State to extent of one-half	State Board serves without compensation. It oversees work of Municipal Boards, which are composed of three members or more, and which also serve free. Municipal Boards investigate cases and recommend amount.
Maryland	Mother of child or children under 14 whose father is dead or unable to support children	Three years' residence in county	$12 per month first child, $10 per month second child, and $6 per month others; in all, not to exceed $40	Cash grant	County pays all.....	Board of Mothers' Relief consists of three members for Baltimore City, and County Commissioners examine, elsewhere, applicants under oath.
Massachusetts ..	Mother of dependent children under 14 living with children	Three years' residence in State	Overseer estimates need and sends in recommendation on basis of difference between earnings and expenses	,, ...	State reimburses municipality one-third	Overseer of Poor investigates and tries to get relatives to help. State Board supervises the Overseer's work. Overseer visits every three months.
Michigan	Mother of child under 17 of good character, whether husband in penitentiary or asylum	Children must be residents of county	$3 per week per child, not to exceed $6 per week per family	,, ...	County pays all out of school tax	Probate Court decides on all applications. Governor appoints an agent in each county to investigate and receive applications and keep in touch with Truant Officer and teachers.
Montana	Children under 16 and must live with dependent mother where husband is dead, in penitentiary or asylum, or if disabled in the State	Citizen of U.S.A. and resident of county one year	$20 per month only child, $15 per month first child if more than one, $10 per month second child, and $5 per month others; in all, not to exceed $50 per month	,, ...	County pays all.....	Application to be made to County Attorney, who files it with District Judge. Re-examination twice yearly.
Minnesota	Mother of child or children under 16 if husband dead, in penitentiary or asylum. Grandmothers are considered as mothers if caring for grandchildren	Mother a citizen of U.S.A. or been a resident of State two years and county one year	At discretion of Judge..	,, ...	General fund of county. State reimburses to extent of one-third	Juvenile Court investigates, makes award, and imposes conditions if necessary. County Welfare Board assists if called upon by Court. State Board of Control superintends all administration.
Missouri	Dependent mother with child or children under 16 living with children	Mother must be resident of county one year	$16 per month first child and $8 per month others; total not to exceed $40 per month	,, ...	County pays all.....	County Court with assistance of Board of County Welfare (if any) investigates every six months. Expectant mothers may receive grant for expected child three weeks before birth.
Nebraska	Dependent mother with children under 14 where husband is dead, in penitentiary or asylum, or sick children under 16	Two years' residence in county	Nothing for first child and $10 per month others; in all, not to exceed 50 per month	Cash award.....	County tax not to exceed 3/10 of 1 mill	Juvenile Court has assistance of Probation Officer and unpaid committee.
Nevada	Dependent mother with children under 15	Mother and children must reside in county	$25 per month first child and $15 per month others; total not to exceed $55 per month	,, ...	County pays all.....	County Commissioners investigate and make award.

SUMMARY OF MOTHERS' PENSION LAWS IN UNITED STATES AND CANADA—*Continued.*

State.	Persons benefited.	Length of Residence.	Amount paid.	How computed.	Cost borne by	How Fund is administered.
New Hampshire..	Dependent mother with child or children under 16 living with her	Mother must be resident of town	$10 per month first child and $5 per month others	Cash award.....	Paid out of school funds	Petition is filed with School Board of town, and the School Board investigates and makes recommendation to State Board of Education.
New Jersey	Widow of child or children under 16	Mother must have legal settlement in county five years	Not to exceed $9 per month one child, $14 per month two children, and $4 per month others	,, ...	County pays all.....	Juvenile Court investigates.
New York	Widowed mothers with dependent children or child under 16	Two years in county or city and husband resident U.S.A. at death	Not to exceed the amount it would cost to keep children in institution	,, ...	City or county making award	Local Board of Child Welfare in each county and city of seven or nine members appointed by County Judge without compensation. Awards must be renewed every six months.
North Dakota ..	Dependent woman with child or children under 14	Resident of county one year	$15 per month for each child	,, ...	County pays all.....	County Court hears applications and notifies county authorities of award.
Ohio	Dependent mothers where husband is dead or deserted for three years and leaving children of "school age" with mother	Resident of county and State two years	Not to exceed $15 per month first child and $7 per month others	,, ...	County pays all on tax not to exceed ⅕ of 1 mill	Juvenile Court makes award. Revision of order every six months.
Oklahoma	Dependent mothers with child or children under 14 living with her	Resident of county for one year	$10 per month one child and $5 per month others	,, ...	County pays all.....	Board of County Commissioners administers funds.
Oregon	Dependent mother with child or children under 16	Three years in State, one year in county, and citizen of U. S.A.	$10 per month one child and $7.50 per month others; not to exceed in all $40 per month	,, ...	,, ...	Juvenile or County Court. Property worth $500 bar to grant. If father in State institutions, that constitutes residence for mother.
Pennsylvania ..	Poor and dependent mother of proved character and ability with child or children under 16 living with her, with husband dead or permanently confined to institution for insane	Mother resident of State two years and county one year	Not to exceed $20 per month first child and $10 per month others, including unborn child	Direct payment to recipient	Counties are graded by population for purpose of sharing in State appropriation. If counties wish to share in State appropriation they must put up sum equal to State appropriation. State pays administration	Governor appoints State Supervisor with salary and Board of Trustees in each country (five or seven women) on advice of State Supervisor. Supervisor is field organizer and is on educational staff of State. Teacher of school must O.K. school-child's progress. Supervisor is woman and she visits counties twice a year at least. Her salary is $2,400 and expenses.
South Dakota ..	Dependent mothers with one or more children under 16. Divorces of State included	Residence in State one year, county six months	Not to exceed $15 per month first child and $7 per month others	Cash award.....	County tax not to exceed ⅙ of 1 mill	County Court investigates and makes award.

Tennessee	Dependent mother whose husband is dead or disabled, mentally or physically, and leaving children or child living with mother	Citizen of U.S.A. and two years in county	$10 per month first child and $5 per month others	Cash award.....	County pays all, but total not to exceed $4,000 annually per county	Juvenile Court investigates and makes award.
Texas	Dependent mothers with child or children under 16	Five years in State, two years in county	$12 per month one child, and $18 per month two children, and $4 per month others; or county look after children in institutions	,, ...	All by county.....	Board of County Commissioners investigates and makes award.
Utah	Dependent mother or one or more children living with her	Resident of county for two years	$40 per month regardless of number of children	Cash grant	By county, but shall not exceed $10,000 annually per county	County Commissioners investigate and make award.
Vermont	Dependent or neglected children	No provision ...	$2 per week per child..	Cash award or child is sent to home or institution	Half by town and half by State Board	State Board of Charities and Probation, consisting of five members (appointed for five years without salary). Applications made to County Court, which makes award. Overseer of Poor reports cases in each town. Secretary devotes all time to keeping State records. Medical aid provided when necessary.
Virginia	Dependent widowed mother of child or children under 16	Three years in State, two years in county	Not to exceed $12 per month one child, $18 per month two children, and $4 per month others	Cash award.....	County pays all.....	Board of Supervisors of county hears petitions and makes awards.
Washington	Destitute mothers of children under 15	Ditto	$15 per month first child and $5 per month others	,, ...	,, ...	County Commission pays on award of Juvenile Court.
West Virginia ..	Dependent mother of two or more children under 13	Citizen of U.S.A. five years and State and county three years	$15 per month two children and $5 per month others	,, ...	,, ...	County Court investigates and makes award.
Wisconsin	Dependent mothers or grandparents with child or children under 14, or 16 if unemployed	Resident in county one year	Not to exceed $15 per month first child and $10 per month others; not to exceed $50 per month	,, ...	County pays, but gets assistance from towns of over 100,000 population and one-third from State	County Court or Juvenile Court may appoint a Board of Child Welfare to assist it without salary (mother to report to Court monthly).
Wyoming	Dependent mother of children under 14 living with her, and if father is dead, deserted, in penitentiary, or incapacitated in the State	Mother a resident at death	$20 per month first child and $10 per month others	,, ...	County pays all.....	Board of County Commissioners makes award. Applications are made to Probation Officer. Order renewed every six months.

SUMMARY OF MOTHERS' PENSION LAWS IN UNITED STATES AND CANADA—*Continued.*

State.	Persons benefited.	Length of Residence.	Amount paid.	How computed.	Cost borne by	How Fund is administered.
Alberta	Widow or woman whose husband is in insane asylum, leaving boys under 15 and girls under 16	One year municipality	At discretion of Superintendent of Neglected Children	Cash award.....	Province pays the woman and bills the municipality every three months for half the cost. Municipality raises funds by special tax out of regular taxes	Each municipality appoints a paid inspector. He receives all applications for assistance, investigates, and reports to Superintendent of Neglected Children, who advises Attorney-General of the amount required weekly for support. In municipalities outside cities and towns the Superintendent investigates direct. Superintendent is the judge of which municipality is the residence of any applicant in case of dispute.
Manitoba	Widowed mother or if husband in prison or asylum or physically disabled	Husband a Canadian citizen	Food. Clothing. Adult .....$9.50 $5.50 Child (1-3) 3.50 1.50 " (4-6) 4.50 2.50 " (7-10) 5.50 3.00 " (10-14) 7.00 4.00 per month is amount agreed to be paid at present	Cash grant on basis of cost of food and clothing for children at various ages	Paid by Provincial Government, but all may be ordered to be paid back by the municipality	Lieutenant-Governor in Council appoints a Mothers' Allowance Commission. Municipalities may appoint local committees of three to co-operate and investigate and recommend. Cash assets of over $200 is bar to participation. Male boarders not permitted. Co-operation sought from relatives.
Saskatchewan ..	Dependent widowed mother, who is proper person to have custody of children	Resident in municipality one year	At discretion of Superintendent of Neglected Children	Cash award.....	Provincial Government pays the widow and demands $3 per week back from municipality	Superintendent of Neglected Children recommends amount needed in each case He notifies municipalities and they keep him posted of any change in widow's condition.

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