

The Limits of Affluence

With its roots in nineteenth-century poor relief, welfare is Canada's oldest and most controversial social program. No other policy is so closely linked to debates on the cause of poverty, the meaning of work, the difference between entitlement and charity, and the definition of basic human needs. This first history of welfare in Canada's richest province offers a new perspective on our contemporary response to poverty.

Struthers examines the evolution of provincial and local programs for single mothers, the aged, and the unemployed between 1920 and 1970, when the modern welfare state first took shape. He analyses the roles of social workers; women's groups; labour and the left; federal, provincial, and local welfare bureaucrats; and the poor themselves. The story evolves through depression, war, and unprecedented postwar affluence. A wealth of detail supports this account of all the forces that have shaped welfare policy: bureaucratic imperatives, political pressures, private social agencies, social-work professionals, the unemployed, labour unions, federal-provincial relations, provincial-municipal relations, and the spirit of the times.

Based on extensive primary research, this definitive work covers much new ground, providing an indispensable reference on Ontario's social welfare history.

(The Ontario Historical Studies Series)

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JAMES STRUTHERS

*The Limits of Affluence:
Welfare in Ontario, 1920–1970*

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For Betsy and Ned

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The Ontario Historical Studies Series

For many years the principal theme in English-Canadian historical writing has been the emergence and the consolidation of the Canadian nation. This theme has been developed in uneasy awareness of the persistence and importance of regional interests and identities, but because of the central role of Ontario in the growth of Canada, Ontario has not been seen as a region. Almost unconsciously, historians have equated the history of the province with that of the nation and have often depicted the interests of other regions as obstacles to the unity and welfare of Canada.

The creation of the province of Ontario in 1867 was the visible embodiment of a formidable reality, the existence at the core of the new nation of a powerful if disjointed society whose traditions and characteristics differed in many respects from those of the other British North American colonies. The intervening century has not witnessed the assimilation of Ontario to the other regions in Canada; on the contrary, it has become a more clearly articulated entity. Within the formal geographical and institutional framework defined so assiduously by Ontario's political leaders, an increasingly intricate web of economic and social interests has been woven and shaped by the dynamic interplay between Toronto and its hinterland. The character of this regional community has been formed in the tension between a rapid adaptation to the processes of modernization and industrialization in modern Western society and a reluctance to modify or discard traditional attitudes and values. Not surprisingly, the Ontario outlook has been, and in some measure still is, a compound of aggressiveness, conservatism, and the conviction that its values should be the model for the rest of Canada.

From the outset, the objective of the Series' Board of Trustees has been to describe and analyse the historical development of Ontario as a distinct region within Canada. The Series includes biographies of several

premiers and thematic studies on the growth of the provincial economy, educational institutions, labour, welfare, the Franco-Ontarians, the native peoples, and the arts.

The Limits of Affluence is a history of the response to poverty in a provincial society characterized until recently by abundance and rapid economic growth. In Ontario, poverty has been relieved by means-based social assistance programs beginning with mothers' allowances and culminating in the so-called War on Poverty of the 1960s from which emerged the Canada Assistance Plan. By 1993, one of every eight Ontarians was dependent on needs-tested social assistance. The recipients and their advocates remain convinced that the level of such help is inadequate; governments and the fully employed consider welfare programs the most controversial form of social spending. This continuing debate reflects the fact that the welfare system has a history, but does not embody a known and accepted rationale.

James Struthers has written a scholarly, perceptive, and compassionate account of the development of social assistance in Ontario, one that is informed by a thorough grasp of the relevant international literature. This work will be indispensable for all those involved in the comprehensive social policy review now being undertaken by the federal and provincial governments.

The editors and the Board of Trustees are grateful to James Struthers for undertaking this task.

GOLDWIN FRENCH

PETER OLIVER

JEANNE BECK

J.M.S. CARELESS, Chairman of the Board of Trustees

The corporation known as the Ontario Historical Studies Series ceased to exist 31 August 1993. This volume was completed and approved for publication before that date.

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Teeple, in the City of Toronto Archives, gave generously of their time to facilitate my access to crucial municipal records on social welfare. Bessie Touzel, one of the giants in Canadian social work from the 1920s onwards, provided me with four remarkable hours of conversation about the events and implications of social advocacy for better welfare standards in the 1930s and 1940s. I am also grateful to Dorothea Crittenden, Albert Rose, and Richard Splane for sharing their memories of some of the policies and people portrayed in this book. Goldwin French, Jeanne Beck, and Peter Oliver of the Ontario Historical Studies Series were strong believers in the importance of this project and provided ongoing advice and encouragement at every step of the way. At the University of Toronto Press, Rosemary Shipton was once again an outstanding editor. My special thanks as well to Bernice Vincent and the Blackburn Group for allowing me to use her richly evocative painting *Picnic* on the jacket of this book. I also wish to thank both the OHSS and the Social Sciences and Humanities Research Council of Canada for the financial support that made my research possible.

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*The Limits of Affluence:
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Introduction

The image of Ontario has been shaped by affluence, best captured, perhaps, in the titles of two economic histories of the province in this series, *Progress without Planning* and *The Prosperous Years*. Sharing 'all the booms and only some of the busts of Canada's roller-coaster economy,' Ontario has been 'relatively easy to govern,' Desmond Morton reminds us. Other analysts of the province's political culture have pointed to the linkage between its 'politics of affluence' and the 'unusual durability of its governments.' Various described as 'big, rich, and successful,' or as the 'smug defender of its own dominance,' Ontario since Confederation has been viewed primarily through the lens of its power, wealth, and privilege relative to the rest of Canada, or indeed the rest of the world.¹

These prevailing images of abundance mask a grimmer side to the province's past. Although Ontario has been the hub of Canada's most dramatic economic growth throughout the twentieth century, it has also been home to one-quarter of its poor. Even in the years of most rapid economic expansion after the Second World War, enduring poverty 'among the fully employed living in relatively "normal" circumstances' coexisted side by side with burgeoning material abundance. So too did the plight of mothers, children, people with disabilities, the elderly, and the unemployed, subsisting outside the labour force on a bewildering variety of welfare programs. As K.J. Rea comments in his history of *The Prosperous Years*, 'it [is] surprising how little the actual distribution of income ... ha[s] changed since the 1930s.'²

The Limits of Affluence is about this other history of Ontario, a history of the response to poverty and need within a province experiencing abundance and rapid economic growth. In taking Ontario as its focus, the book departs from the prevailing framework of writing on the welfare state which has concentrated on transnational comparisons

and the evolution of national policies and programs. Universal income security and contributory social programs such as unemployment insurance, family allowances, old age pensions, and medicare account by far for the largest share of Canada's social spending; they have been crucial breakthroughs in the fight against poverty and insecurity, and have helped to create a sense of social rights linked to national citizenship.³ It is hardly surprising they should attract our attention.

However, this focus on universal programs and contributory social insurance schemes at the national level has obscured the extent to which needs-based programs most directly targeted towards the poor have been developed and administered by provinces and local governments. Houses of Refuge, mothers' allowances, a means-tested old age pension scheme, welfare, and unemployment relief formed the basis of a provincial welfare state more intimately connected with the lives of the poor than national social security policies aimed at the general population. During the Great Depression and the 'War on Poverty' of the 1960s, Ontario's two great cycles of welfare reform, the province and its municipalities, not the federal government, played the primary role in delivering programs to those in need. Moreover, as recent feminist writing on social policy has pointed out, the welfare state itself is a gendered, two-tiered construct in which 'rights-based' social insurance programs, both in design and in administration, typically serve a male wage-labour force. In contrast, discretionary 'needs-based' social assistance, along with its more intrusive tradition of casework intervention, responds to the particular vulnerabilities and moral expectations surrounding women's dependence within the family.⁴ Understanding the gendered response to poverty in our past, then, requires a redirection of our attention to policy developments at subnational levels of government where needs-based programs predominate.

Means-tested social assistance programs, developed within Ontario over the critical half century between 1920 and 1970, form the subject of this book: mothers' allowances, the first income security and gender-specific welfare program, launched in 1920; means-tested old age pensions, the first major policy response to aging; unemployment relief, available during the Depression in the 1930s; and the post-Second World War evolution of welfare, culminating in the short-lived 1960s War on Poverty. During these fifty years, Ontario put in place the framework of a response to poverty which, despite increasing strain, remains more or less intact today. Over this period annual provincial spending on social assistance soared from \$800,000 to more than \$231 million, and the numbers dependent on it jumped from 0.37 per cent to more than 5 per cent of the provincial population. In the post-Second

World War era of most rapid growth between 1945 and 1970, welfare spending as a proportion of the total provincial budget grew by three and a half times. By 1993, in the midst of the worst economic crisis since the Depression, one out of every eight Ontarians was dependent on needs-tested social assistance. What was once envisaged as an increasingly 'residual' domain within a mostly universalistic and non-stigmatizing welfare state has now re-emerged as our fastest-growing and most controversial form of social spending, particularly during an era in which universality itself is increasingly under attack.⁵

The rapid growth and scope of the Keynesian welfare state in the postwar era, and more importantly its perceived contribution to the fiscal crisis of governments in late twentieth-century capitalism, have produced an explosion of critical writing on the welfare state during the past two decades.⁶ Despite this interest, particularly by political scientists and sociologists, the historical analysis of welfare itself – defined as means-tested social assistance – has received far less attention.⁷ As Clarke Chambers, one of the leading American scholars in the field, recently observed, welfare historians 'have striven to define a field of scholarship that carries the stigma of its subjects.' Within a North American society obsessed with progress, growth, and material success, 'it has been awkward for scholars to credit the objective reality of failure, dependency, and poverty'; consequently, most writing on the welfare state has focused on the creation of alternatives to stigmatized, means-tested social assistance rather than on the relief system itself.

Moreover, much of the writing that has appeared reflects the 'top-down' bias of records and sources 'generated by guardian classes' or the professional orientation of social work 'with its emphasis on technical expertise ... and its perception of clients as victims either of circumstance or of social injustice, not as actors in their own right.'⁸ Despite these limitations, a rich theoretical literature now exists as a context for new analyses of the origins and evolution of welfare policies and programs.

Theoretical Perspectives on Social Welfare

Over the past three decades at least six distinct interpretations of the origins and development of welfare state policies have emerged within the historical and social science literature. One of the earliest and most influential approaches can be termed the logic of industrialism school, associated most closely with the seminal work of Harold Wilensky. Looking at the comparative development of welfare state programs across many nations over time, Wilensky and others writing from this

functionalist perspective in the late 1950s viewed welfare programs as a logical and inevitable response to the forces of industrialization, urbanization, and the expansion of a wage-earning labour force. Interested in comparative statistical indicators of development such as the gross national product, the degree of urbanization, and the percentage of workers engaged in industry rather than agriculture, functionalist theorists argued that the path of welfare state development was a smooth trajectory on which all industrial nations eventually converged, albeit at different rates and with a somewhat different mix and blend of programs. The most important explanatory variable was industrialism itself, which severed workers and their families from earlier kin-based networks of mutual aid, created the economic vulnerabilities associated with wage dependency, and generated the societal surplus needed to finance welfare state programs of redistribution and social insurance as well as the bureaucratic structure necessary to administer them.⁹

Comparative and functional analyses such as Wilensky's were helpful in undercutting an earlier idealist and Whiggish tradition of writing on welfare that viewed most programs as the product of enlightened and altruistic reformers. His work drew attention to the critical correlations between economic and bureaucratic growth as the necessary preconditions for the financing and implementation of welfare policy; he also stressed the functional fit between the welfare state and capitalism, structures previously assumed to exist in tension, if not opposition to each other. As Wilensky and Lebeaux put it in their well-known formulation of the distinction between residual and institutional approaches to welfare, through modernization 'social welfare becomes accepted as a proper, legitimate function of modern industrial society in helping individuals achieve self-fulfillment. The complexity of modern life is recognized. The inability of the individual to provide fully for himself, or to meet all his needs in family and work settings, is considered a "normal" condition; and the helping agencies receive "regular" institutional status.'¹⁰ During the highwater mark of the Keynesian welfare state between 1945 and 1970, Wilensky's linkage between economic expansion and widening social entitlement seemed particularly persuasive.

However, functionalist interpretations of the welfare state left much that was unexplained. Although helpful in isolating necessary preconditions for welfare, they could not answer why particular policies, such as family allowances or health insurance, emerged in some nations and not in others, or why within individual nations sickness insurance might precede unemployment compensation. Even after more rigorous comparative analysis they could not account for the timing of welfare state

developments among nations. If the level of industrialization was the key causal variable for understanding the growth of welfare, why did nations such as New Zealand and Australia lead the way in social experimentation around old age pensions while more advanced and affluent industrial societies such as the United States remained notorious welfare laggards? Functionalist theories were also unhelpful in explaining which groups within nations pushed for particular policies, or why they might succeed or fail.¹¹

At the same time, a rival group of political cultural theorists emerged who viewed differences in the scope, timing, and nature of social entitlements as reflections of fundamental differences in national values. Associated most clearly with the work of Seymour Martin Lipset, Louis Hartz, and Gaston Rimlinger, this second group of scholars were interested in accounting for the strength of residualist and individualistic approaches to welfare in the United States, particularly in comparison with most European industrial nations or even neighbouring North American nations such as Canada. In contrast to Wilensky's economic approach to welfare, these cultural theorists laid great stress on a societal consensus around certain values, ideas, and core beliefs such as the strength of voluntarism or the liberal tradition. They explained that a liberal society such as the United States, with no feudal heritage and a deep suspicion of state power, was resistant to collectivist solutions to the problems of dependency and need posed by industrial societies.¹² Canadian variations on this theme held that Tory and feudal fragments within British North America explained the rise of third parties rooted in collectivism as well as a broader public acceptance for more paternalist state leadership in the solution of social problems.¹³ Recent interpretations of Ontario's political culture by John Wilson, S.F. Wise, H.V. Nelles, and S.J.R. Noel have stressed particular pre-Confederation traditions of elite leadership, ascription, hierarchy, and trust in the state; these conservative values explain the traditions of one-party dominance within the province as well as the willingness among its citizens to look to the state for leadership in promoting economic and social development.¹⁴

Interpretations of the welfare state which take political culture as their starting point provide some explanation, unlike functionalist theory, for why levels of economic development may not correspond directly with social policy expenditure. For this reason they have most frequently been applied to understanding America's exceptionalism to the European model of more comprehensive social provision. They also acknowledge directly, in a way functionalist approaches do not, that social policy is about values, beliefs, and normative judgments, particu-

larly concerning issues of self-reliance versus social solidarity, or charity versus entitlement. However, as 'holistic' interpretations of national or regional political cultures, they are not helpful in making connections between widely shared values and specific policy responses to particular social problems. As Theda Skocpol points out, such an approach will not tell us why public education was early and widespread in North America, but not in Europe, or to use Ontario as an example, why mothers' allowances preceded old age pensions as our first state response to providing income security. Nor will such an approach shed much light on the reasons for change within either program over time. Finally, interpretive understandings of the welfare state which assign primacy of place to national or core values are silent on the question of how such values are represented or enforced, particularly given prevailing class, ethnic, and gender inequalities. Whose values are these and how widely are they shared? And what, precisely, are they about?¹⁵ As Nancy Fraser reminds us, within the arena of social welfare 'the interpretation of people's needs is itself a political stake, indeed sometimes the political stake ... since at the heart of such politics lie questions about what various groups ... really need and whose interpretations ... should be authoritative.'¹⁶

The 'social democratic' model is a more recent and powerful variant of political approaches to understanding the emergence of the welfare state. Articulated most prominently by European and particularly Scandinavian social theorists such as Walter Korpi and Gosta Esping-Andersen, its essential premise is that the welfare state is 'the product of the strength of labor in civil society.'¹⁷ Simply put, welfare policies and programs are the programmatic response of the labour movement and its political allies. The level of any nation's or region's social policy development reflects the extent to which the working class, through trade union organization and political mobilization, can move the state to meet its needs rather than those of capital. Although no one has yet attempted an extended application of this third approach to Canada, numerous writings that posit the centrality of the CCF-NDP and its predecessors to major social policy breakthroughs – such as the achievement of old age pensions in 1927, unemployment insurance in 1940, family allowances in 1944, or state health insurance initiatives in Saskatchewan in 1944–62 – view the welfare state as the creation of 'pressure from the left.'¹⁸

Unlike the first two models, the social democratic model can be applied precisely to explain the specific timing of particular welfare initiatives within nations. It is a contingent rather than an essentialist approach to analysing the welfare state and it incorporates ample scope

for understanding achievements as well as policy reversals, the conflictual nature of struggles over welfare entitlement, and the importance of agency, ideology, and class mobilization in winning welfare reforms. Examining the extent of trade union organization and socialist party strength is also a more accurate predictor of cross-national variations in levels of welfare state development than reliance on purely economic indicators or generalizations about national values. From the perspective of this model, it is hardly surprising that Sweden should have the most developed and the United States the least developed level of social provision among advanced industrial nations, given the vast differences in the strength of organized labour and social democratic parties within the two societies.

Despite these virtues, interpretations of the welfare state which concentrate exclusively on the degree of labour's industrial and political mobilization present an overly simplified framework for understanding why and how social policy gets made. As Jill Quadagno points out, 'state power through social democracy is not the only route to welfare state growth.' Programs and benefits instead may emerge through 'any number of different political coalitions' in which businessmen, farmers, women, ethnic and racial minorities, and regions may play critical roles.¹⁹ By assigning all its explanatory power to the strength of labour, the social democratic framework is not helpful, within a Canadian context, in understanding the creation of mothers' allowances, where unions or leftist third parties did not play a key role, or in the pioneering of health insurance within a rural province such as Saskatchewan. Developed principally within a European setting, where highly centralized national governments are the norm, the model is also less sensitive to the decentralized federal nature of North American societies, where state power is more diffuse and it remains more difficult for labour and leftist parties to exert influence at the centre.²⁰ Nor is the social democratic approach useful in interpreting policy evolution within means-tested old age pensions or unemployment relief between the two world wars, when unions and social democratic parties were weak. By seeing welfare politics only as an arena for the struggle between the working class and business, social democratic interpretations also assign no independent role to state administrators, professionals, or middle-class reformers other than as potential allies or adversaries of labour or capital.²¹ Finally, by positing an inherent tension between welfare and the market, social democratic theorists fail to acknowledge that 'the welfare state may be, but certainly is not invariably or even usually, in opposition to property and market forces.'²²

Unlike social democratic theorists who see the welfare state as a set

of entitlements wrested from capital and the state by an organized working class, many Marxist and neo-Marxist analysts argue that the welfare state is an instrument of social control or that it reflects more contradictory purposes serving the needs of both capital accumulation and state legitimation. As Ian Gough puts it: 'The welfare state ... simultaneously embodies tendencies to enhance social welfare, to develop the powers of individuals, to exert social control over the blind play of market forces; and tendencies to repress and control people, to adapt them to the requirements of the capitalist economy. Each tendency will generate counter-tendencies in the opposite direction; indeed this is precisely why we refer to it as a contradictory process through time.'²³ Rather than reflecting a smooth trajectory towards greater equality and the provision of an ever-expanding range of social rights of citizenship, the welfare state, according to the fourth group of theorists, neo-Marxists, is inevitably balanced on the knife edge of either fiscal or political crisis; it 'can never develop a set of policies truly designed to meet human needs, because these policies will invariably encounter the constraints of the capitalist economic system.'²⁴

Of all those writing within the Marxist tradition, no authors have been more influential in interpreting the evolution of means-tested social assistance programs than Frances Fox Piven and Richard Cloward. Their books on American social welfare, particularly *Regulating the Poor: The Functions of Public Welfare* and *Poor People's Movements: Why They Succeed and How They Fail*, remain the starting-point for most discussions concerning the purposes and limits of social welfare.²⁵

For Piven and Cloward the function of welfare is social control – the regulation of labour and the enforcement of work incentives within a capitalist labour market, a task that has remained essentially unchanged since the passage of the first English poor laws of the sixteenth century. Within this framework, however, the provision of welfare typically expands and contracts in cyclical fashion in response to economic crisis and waves of social unrest by the poor. In other words, welfare is not simply an ongoing instrument of capitalist control but a potential field for social insurgency within which the poor can exercise agency and power, albeit within sharply constrained limits. 'Relief arrangements are initiated or expanded during the occasional outbreaks of civil disorder produced by mass unemployment, and are then abolished or contracted when political stability is restored. Expansive relief policies are designed to mute civil disorder, and restrictive ones to reinforce work norms. In other words, relief policies are cyclical – liberal or restrictive depending on the problems of regulation in the larger society with which the government must contend.'²⁶

Recently, Piven and Cloward have extended their arguments into the 1980s, stating that the current welfare backlash unleashed by the Reagan administration, including the implementation of 'workfare' schemes and the termination of general assistance for able-bodied males by many state governments, 'confirm[s] the cyclical pattern described and analysed in *Regulating the Poor* ... The restrictive phase of the cycle is moving forward.'²⁷

The history of welfare in Ontario lends strong support to the arguments of Piven and Cloward and other Marxist theorists concerning the work-maintaining imperatives, cyclical nature, and contradictory moral purposes of welfare policy. Marxist perspectives address centrally, in a way other interpretations do not, why poverty, stigma, and relatively unchanged levels of income inequality persist as enduring features of welfare state development. In this sense they serve as major correctives to liberal or functionalist literature that stresses the role of altruism, humanitarianism, or logic in driving welfare entitlement forward towards ever greater institutional provision for human needs. In contrast to social democratic models, social control theory also incorporates a place for business in the advocacy of welfare reform and helps to account for the controlling and coercive elements of an expanding state welfare bureaucracy.²⁸ Along with writers within the social democratic model, Piven and Cloward, unlike many Marxist theorists who see welfare only as an arena for domination, also give primacy of place to the poor themselves. They present the poor as historical actors in their own right whose mobilization and insurgency can have significant if episodic impact on the liberalization of the relief system.²⁹

However, Marxist theories that stress the dominance of capital often give a coherence and logic to state welfare policy which is difficult to discern in practice. In explaining how the welfare state was formed, they allow little scope for the importance of unintended policy consequences, internal divisions within the state itself, or the ability of workers and their families to influence policy in their favour.³⁰ Social control perspectives stressing the power of capital are also unable to account for the way many welfare policy initiatives opposed by business interests get created. As Skocpol points out, 'no matter how adaptable American capitalists have proven to be after the fact, the historical evidence is overwhelming that they have regularly opposed the initial establishment of new public policies that (in their perception) would either interfere with managerial prerogatives or in any way raise the cost of doing business.'³¹ Within the Canadian context, recent studies of the origins and evolution of unemployment insurance point to the centrality of bureaucracy, regionalism, working-class agency, and professional

ideology, and not simply business pressure, in interpreting how this key social policy took shape.³²

Like social democratic interpretations, social control literature also concentrates on a two-class model of social change that either ignores the role of other key social actors such as women's groups, agrarian interests, politicians, and policy professionals in the shaping of the welfare state, or reduces their influence to mere appendages of labour or capital.³³ In fact, however, women, state officials, municipal politicians, and social work and volunteer agencies all played crucial roles, along with business and labour, in shaping Ontario's response to poverty over the course of the twentieth century.

In recent years, growing attention has been paid to the state itself as an independent actor in the shaping of the welfare state. Various terms have been used to describe this new institutionalism, bureaucratic autonomy, or structured polity perspective, writers such as Hugh Heclo and Theda Skocpol argue for a state-centred rather than a society-centred approach to understanding the formation of social policy. Simply put, these theorists present a complex model of the state in place of the state as the passive agent of societal forces. Government officials often lead social change, developing welfare measures through a process of political learning from the consequences of previous policy, through the regulatory knowledge and expertise they acquire within government agencies, and through their ongoing dialogue with like-minded policy professionals or advocacy groups outside the structure of government. As Skocpol argues: 'Politicians and administrators must be taken seriously. Not merely as agents of other social interests, they are actors in their own right, enabled and constrained by the political organizations within which they operate ... [S]tates are ... sites of autonomous action, not reducible to the demands or preferences of any social group.'³⁴

The state-centred approach to policy analysis brings important new analytical strengths to the study of social policy. By focusing on differential paths of bureaucratic development among industrial nations – the ways in which states develop the administrative capacity to design and deliver welfare programs – state-centred theory is particularly useful for understanding why some nations are leaders and others laggards in creating welfare states. Unlike other approaches, this fifth model is also sensitive to the importance of unintended consequences, the impact of policy feedback from previous legislation, and the importance of incremental change. For this reason it can be particularly useful for analysing the development of specific policies over time. Unlike two-class models of social change, which see all ideas and initiatives emanating from either labour or business, state-centred analysis also creates his-

torical space for the impact of knowledge-based professions on the growth of the welfare state through tracing their linkages with or location within state agencies.³⁵ Doctors, nutritionists, social workers, economists, and accountants all played important roles in the formation of welfare policy and in mediating responses to poverty within Ontario. Within a federal system like Canada's, state-centred theory is also highly sensitive to the importance of jurisdictional rivalry both within and between competing levels of government.³⁶

Despite these strengths, interpretative models that assign primacy of place to bureaucratic actors often overstate the extent to which state officials can develop social policy initiatives independently of societal pressures and constraints. Nowhere is this more evident than with respect to means-tested social assistance. Regardless of the state's enhanced bureaucratic capacity, the impact of policy feedback, and burgeoning social science expertise, over the half century between 1920 and 1970 welfare in Ontario remained grossly inadequate, highly stigmatized, and profoundly influenced by the legacy of the 'less eligibility' principle. As Chambers has argued within an American context, 'in social welfare, resistance and continuity have been the rule, inertia and momentum the law.'³⁷ Why this should be so is not easily explained by models stressing the importance of political learning and state-centred administrative leadership.

Heclo, Skocpol, and other advocates of the new institutionalism also understate the importance of shared class and administrative perspectives between managers in government and in business in the framing of social policy. Contributory insurance principles, for example, which underpinned the development of key welfare policies and set sharp limits on their ability to redistribute income or combat poverty, were transferred from the private to the public sector across all industrial nations, including Canada, in the early decades of the twentieth century.³⁸ Between 1920 and 1970, book-keeping and accounting skills, not social work expertise, remained the fastest route to promotion and leadership within Ontario's Department of Public Welfare. In other words, sites of training and socialization for state officials are important for understanding the extent to which they remain insulated from or independent of market paradigms in their deliberations on social policy. Interpretations stressing the importance of bureaucratic leadership, expertise, and the 'autonomy' of state officials also harken back to an older tradition of writing about social reform, one that exalted the altruism and benevolence of an enlightened elite. 'Not all statist reformers were quite so honourable,' Alan Wolfe observes, a theme that will be echoed in the pages ahead.³⁹ Finally, state-centred theorists, like many

social control analysts, fail to provide much scope for the capacity of marginalized social actors outside the structure of the state – women, the unemployed, or the elderly – to shift social policy periodically to their own advantage.

Gender analysis of the welfare state constitutes the sixth and most recent interpretative approach, one so new that, as one of its most recent converts, Theda Skocpol, observes, 'it is difficult to find straight-forward causal propositions.'⁴⁰ Yet, in many respects, gender analysis of social policy is the most exciting and original of all the perspectives discussed thus far, one that forces us to re-examine many familiar programs and policies, the division of labour within the welfare state, and the boundaries separating public and private life in completely new ways.

Although there is no single, overarching gender theory of social welfare, there are common areas of agreement. The most important is that welfare state policies in the early decades of the twentieth century were designed to shore up a family-wage model that viewed women and children principally as dependants of male wage-earners. In other words, welfare policies sought both to exclude women from the labour market and to uphold their essential role as mothers and caretakers of the nation's children. As a consequence of this family ethic, new social rights of citizenship, to use T.H. Marshall's well-known phrase, developed along highly gendered and unequal lines. 'Malestream' welfare entitlements, developed for a mostly male, wage-earning labour force, tended to take the form of automatic, actuarially determined payments, delivered without stigma or moral supervision, to replace the lost component of the breadwinner's wage. Women and children within such programs also received economic protection against the ravages of lost family income through accident, illness, or unemployment, but only as dependants of men.⁴¹

Welfare policies targeted specifically at women were premised on their role as mothers, not as wage-earners or citizens. These programs, such as mothers' pensions, tended to be administered 'not as a citizenship right but as a form of charity,' allowing scope for bureaucratic discretion and ongoing moral regulation of women's private lives in order to determine their eligibility for benefits. Within this two-tiered welfare state, men claimed entitlements by virtue of their public participation in the capitalist labour market, while women received discretionary assistance, contingent on proof of need, by virtue of their private role within the family as deserving mothers.⁴²

Apart from differential policies and entitlements flowing from women's position as dependants within a family-wage model, gender analy-

sis of the welfare state also concentrates on women's predominance within the shaping of welfare policy as clients, reformers, and state employees, on the increasing feminization of poverty, and on the overwhelming importance of women's socialization as caregivers 'provid[ing] welfare services gratis, disguised as part of their responsibility for the private sphere.'⁴³

Beyond the centrality of the family wage for understanding women's position within the welfare state, consensus on the role of gender in social policy breaks down. For writers who see social policy as the entrenchment of patriarchy, the welfare state represents simply another illustration of gender inequality and male domination over women, with the state increasingly substituting for absent husbands or fathers in regulating and controlling the lives of women. 'By creating the conditions for continued male control of women at home and on the job,' Mimi Abramovitz argues, the welfare state, insofar as it celebrated and reinforced a family ethic, 'muted the challenge that increased employment by women posed to patriarchal norms.'⁴⁴

Increasingly, however, such a one-sided reading of social policy as male domination is being challenged, for reasons similar to earlier criticisms of social control theory. If the welfare state is too complex to be understood simply as an expression of business power, then seeing it purely as an instrument of male power does not represent much of an advance, since this approach neglects the role of women themselves in the making of social policy. As Skocpol argues, 'gender is not just a relation of social domination or social inequality ... Female gender identities ... can also be sources of social solidarity, organization, and moral purpose.'⁴⁵ From this perspective, social policies premised on the centrality of women's role as mothers and caregivers can be seen not simply as repressive instruments of male domination, but as cross-class accomplishments of women attempting to build a 'maternalist welfare state' to gain public recognition and support for their labour. From this perspective, according to Linda Gordon, programs such as mothers' allowances represent 'a major victory for women, particularly working-class and other women, and demonstrate ... their ability to influence middle-class women reformers with political clout.'⁴⁶ Seeing the welfare state, in part, as the creation of 'social feminism' also expands our capacity to view women, even before they possessed the franchise, as effective political actors capable of mobilization, lobbying, and influencing state policy to their own advantage, in order to enhance the conditions of their own lives and those of their 'poorer sisters.'⁴⁷

While most recent writing on the welfare state acknowledges the importance of bringing women back into our understanding of state

social policy, sharp disagreements still remain over how much autonomy they exercised over the programs created, or to what extent gender solidarities based on 'mothering' overcame class or racial inequalities in the forging of a 'maternalist' welfare state. As with state-centred social theorizing, which emphasizes the autonomy of bureaucratic elites, care must be taken in writing a new feminist history of the welfare state, Gordon argues, to avoid 'a kind of female Whiggism: crediting the value of such welfare programs as we have to women's nurturing inclinations, while the limitations of our welfare state are derived from male individualism. This approach is limited by both a romantic view of women's generosity and an overly dichotomized view of gender, which in turn assumes a kind of unity among women that was never present.'⁴⁸

Women, after all, did end up 'design[ing] inferior programs for other women,'⁴⁹ as happened in mothers' allowances within Ontario. Through their own detailed analysis of American welfare policy, Piven and Cloward also remain sceptical of arguments that see women as primary agents in the forging of a maternalist welfare state. 'Family concerns and family politics have not determined the shape of the main welfare-state programs,' they insist. 'To the contrary, in the clash with market interests, family interests have consistently given way; and in the clash with market actors, women acting out of family interests have consistently been defeated.'⁵⁰ Other commentators have pointed to the inherent limitations of maternalist assumptions in winning full social rights of citizenship for women. 'Women can have protection or rights, but they cannot have both,' Wolfe observes. 'There is simply too great a tension between the notion that women and men act properly in different spheres of life and the notion that public policies can be designed in a universal and egalitarian fashion.'⁵¹ As with other theoretical approaches, gender analysis of the welfare state contains both promise and potential pitfalls.

This book is a history of welfare in Ontario during the half century between 1920 and 1970. It is not a work of social science. My purpose is not to demonstrate the inherent superiority of any single theoretical perspective for understanding the evolution of the welfare state, nor to argue that generalizations derived from a study of welfare can be transferred easily to other, less stigmatizing forms of social policy. Rather, in the pages ahead I will borrow freely from many of the explanatory models described above when, in my judgment, they shed light on interpreting the complex events and issues surrounding the response to poverty and need within Ontario during the years under review. Al-

though some interpretative perspectives are more useful than others, none is without its limitations in understanding how social policy gets made, nor will any single theory suffice for unravelling the complexity of what has come to be known as the modern welfare state. Instead, by examining the evolution of means-tested social assistance within one province over half a century, I wish to show the many factors that come into play in attempting to understand an issue as complex and morally charged as the response to poverty in the midst of affluence.

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'In the Interests of the Children': Mothers' Allowances and the Origins of Income Security in Ontario, 1917-30

The origins of income security in Ontario begin with motherhood. With the creation of mothers' allowances in 1920, women became the first clients of provincial social assistance. In singling out impoverished widows with children as a category deserving special public recognition and entitlement, Ontario was by no means breaking new ground. Between 1911, when the state of Illinois enacted North America's first mothers' pension scheme, and 1920, thirty-nine American states and all four western Canadian provinces set up similar schemes providing pensions or allowances to dependent widows and their children.¹

Why did the needs of widows with children, rather than those of the unemployed, the disabled, or the elderly, break the mould of local poor relief and private charity that had dominated the response to poverty and dependency in Ontario, as elsewhere in North America, throughout the nineteenth and early twentieth centuries? On what terms did mothers receive assistance from the state, and how did their claims differ from those of men? In what ways did mothers' allowances, as Ontario's first income security program, establish a welfare framework that would shape the provincial response to other forms of poverty in this century? To what extent did the provision of 'pensions' for mothers represent a new departure in thinking about the minimum needs of Ontario families for an adequate and decent social life?

These questions reflect the extent to which mothers' allowances are central to any understanding of the gendered basis of the welfare state both within Ontario and elsewhere in this century. As feminist historian Linda Gordon has argued, 'if the state were a family, it would be assumed that welfare is a woman's affair ... [W]omen constitute most of the recipients and providers of "welfare."' ² Within Ontario, women were critical in the campaign to bring about mothers' allowances between 1912 and 1920, and they formed the core staff, although not the

key administrators, within the program's early bureaucracy. As Theda Skocpol argues within an American context, mothers' allowances represented the most fully realized vision of a maternalist welfare state, built by and for women.³ Moreover, policies and regulations aimed at the female clients of mothers' allowances serve to illustrate another key element of the welfare state within Ontario. It operated as a powerful reinforcement for existing assumptions about the essential differences in the needs, roles, and responsibilities of women and men within society. If social policies aimed at men were designed principally to foster the ideal of wage-earning independence, 'women's policies turned on motherhood.'⁴ Quite simply, women's right to state aid presupposed their reproductive role within the family and their economic dependency upon men. Only women still fulfilling the first role and deprived of the second were considered eligible for state support.

As a consequence, within mothers' allowances, women in Ontario entered into a unique moral relationship with government. On the one hand, state allowances paid on a regular monthly basis to those women who met the eligibility criteria provided a minimal guarantee of income sufficient to allow them to stave off absolute destitution and, most importantly, to keep their families intact and their children free from the orphanage or foster care. On the other hand, the state, through Ontario's Mothers' Allowance Commission and its cadre of investigators and local boards, explicitly took the place of the absent husband. Financial support and the right to retain care of one's children were given only in exchange for strict fidelity to specific moral norms and expectations concerning the proper external behaviour and innate qualities of a 'good mother' and housekeeper. Women received help not as independent citizens in their own right, but as paid caregivers for the state. Mothers' allowances, Ontario officials argued at the scheme's inception, were justified 'primarily in the interests of the child – the future citizen of the country; the mother being only a secondary from the standpoint of the State.'⁵ In this respect, provincial social policy alleviated women's need while at the same time it reinforced their social subordination. Within the early years of mothers' allowances, then, can be found many of the essential contours and contradictions of the gendered response to poverty in twentieth-century Ontario.

The campaign for mothers' allowances in Ontario began, as elsewhere in North America, in the decade before the First World War. The centre of activity was Toronto, the city whose social reform, philanthropic network, and large population would be instrumental in provoking much of the province's response to welfare throughout the remainder of the

century. As with most concerns affecting Ontario children in this era, the earliest exponent of mothers’ allowances was John Joseph Kelso, a former Toronto newspaper reporter who was the driving force behind the creation of Children’s Aid Societies across the province in the early 1890s.⁶ In 1893 Kelso was appointed Ontario’s first superintendent of neglected and dependent children, responsible for overseeing the regulation of child welfare and protection work across the province. Brought into constant contact with needy widows driven to surrender their children to foster care because of poverty alone, Kelso soon became a forceful advocate of some form of regular financial aid for such women, through a partnership between local government and private charity, to prevent the unnecessary breakup of otherwise worthy families. ‘It is no real charity or help to a poor mother to close up her home and send her children, one to this institution and one to that, thus robbing both of the ties and influence that are, after all, the only thing worth living for,’ Kelso argued on behalf of widows’ pensions in his annual reports to the Ontario legislature from 1895 onwards.⁷

Although Kelso and the Children’s Aid Society movement were the earliest advocates of the idea, it gained momentum in the years immediately before the First World War when the campaign was taken up by a wider coalition of women’s groups, social service professionals, juvenile court magistrates, labour leaders, and child welfare advocates. They came together through an umbrella Committee on Mothers’ Allowances led by the Reverend Peter Bryce, a reform-oriented Methodist minister who was instrumental in settlement work among British immigrant families in the Earls court or ‘shacktown’ district of Toronto.⁸

Bryce was one of the leaders in Toronto’s social reform movement. A British immigrant and theology graduate who had studied sociology and political economy with Professor James Mavor at the University of Toronto, Bryce was at the centre of a wide network of child welfare activities within the city. Through his Earls court church he administered Canada’s biggest Sunday school, with more than 2000 children. Along with publisher and fellow Methodist Joseph Atkinson, he was the originator of the *Toronto Star*’s Santa Claus Fund, and his Earls court Children’s Home was one of the largest and most energetic Protestant orphanages and day-care facilities within the city. He was also the first president of Toronto’s Federation of Community Services, its Child Welfare Council, and the Neighborhood Workers’ Association, the city’s largest organized charity. He would also become the first director of Ontario’s Mothers’ Allowance Commission. Bryce’s career in social reform in the first two decades of the new century ably captures the transition from evangelism and moral uplift to a growing faith in the

redemptive powers of government. 'At one time Child Welfare had its source in the ministering spirit inculcated by religion, then in the natural impulses of human sympathy,' he argued in 1920. 'Now it is part of the defensive foresight of citizens who would protect the future of the state.'⁹

Although Bryce, like Kelso, provided important leadership in the campaign for mothers' allowances, the core constituency of this reform movement, in Toronto as elsewhere throughout North America, came from the growing ranks of middle-class women involved in voluntary, philanthropic activity. As Gwendolyn Mink argues, 'women's policies were the achievement of middle-class women's politics.' Even before they had the vote, women across the continent used the politics of motherhood as a 'wedge into the political community,' attempting to feminize political life through asserting the centrality of motherhood, home, and family life to national efficiency, moral character, and the productivity of the state.¹⁰ Within Toronto, organizations such as the Wimodausis Club (wives, mothers, daughters, sisters) provided the core financing and administrative support for the work of Bryce's Earls court Children's Home. Through this volunteer work, middle- and upper-class Toronto women were exposed to the problems that drove widowed, abused, deserted, and unwed women to place their children in residential care; at the same time, they gained an institutional vehicle for the assertion of their own social and political power within the community.¹¹ As a consequence, improving the conditions of maternal and child welfare became the crucible within which women forged their own political identity in the pre-suffrage years. Pensions for mothers became one of their most important strategic victories.

Within Toronto, the Local Council of Women took the first step in the mothers' allowance campaign. In 1914, three years after the enactment of the first mothers' pension act in Illinois, the council sponsored an 'experiment' by providing a monthly subsidy for one year to six needy widows and their families in order to demonstrate to government the feasibility and necessity of mothers' pensions. The experiment was 'an unqualified success ... [with] absolutely no pauperizing tendency observed,' the council argued, and the unmet need it revealed was immense. When the project received publicity, 'applications for help poured in from all sides, even from men who were out of work and wanted assistance for their families.'¹² The design of the experiment closely prefigured the final shape of Ontario's 1920 mothers' allowance scheme. The women received help only 'after the most thorough investigation as to their worthiness and their necessity,' and only in return for 'direct supervision of the conditions in each home' by a public

health nurse who visited each family regularly, 'advising as to the best means of maintaining the health of the children ... and emphasizing at all times the fact that the mother's duty was to remain at home and to care for the children.' The visitor also advised the mothers 'in a friendly manner as to the best outlay of the pension money' and required written monthly statements from each one showing what she had spent for food, clothing, shelter, and fuel.¹³ As Mariana Valverde has argued, the creation of the welfare state was as much a project of private philanthropy as it was the result of efforts by politicians and civil servants. This is certainly evident in the campaign for and design of mothers' allowances. As Ontario officials themselves concluded in appraising the Local Council of Women's experiment, 'private philanthropy must always point the way for state legislation in matters pertaining to charities or pensions.'¹⁴

Lobbying for mothers' pensions received help from other quarters as well. By the second decade of the new century, overcrowding and high death rates within children's institutions created a growing critique of their role as the primary response to the plight of dependent children. Few of the residents of Toronto's so-called orphanages, as elsewhere in North America, were in fact orphans at all. At the Earls Court Children's Home, for example, 79 per cent of the children receiving residential care were discharged to their own families, and more than one-third came from mother-led households. A 1918 survey of all 1741 children in institutional care within Toronto uncovered only twenty who had lost both parents. Two-thirds of the remainder were there because of the death, illness, or desertion of one parent, a statistic underscoring the financial fragility of most working-class households. These homes functioned most frequently as the last resort for families in financial crisis rather than as refuges for the parentless, and mothers deprived of the earnings of a male breadwinner constituted their most regular clientele.¹⁵

Within Toronto's public health, child welfare, and social service community the anomaly of orphanages providing care principally to children with living parents who, but for financial necessity, wished to keep their families intact was a growing mockery of the sanctity of motherhood, home, and family life. Concern reached a climax during the final years of the First World War. Public health officials pointed to high death rates due to contagious disease among infants surrendered to institutions by working mothers. 'One of the most essential things if the babies are to survive is that they should have mother's care; that they should be nursed through the period of infancy,' Toronto's medical health officer told Ontario officials in making the case for a mothers' pension scheme. 'Now, hundreds, probably thousands of children are

weaned because the mother has to go to work to earn a living.' Pensions for mothers would also provide an inducement to persuade tubercular fathers to seek sanatorium care, thus reducing the risk of infection to their families. Toronto school officials pointed to the high dropout among fatherless children and noted that sixty-two exemptions from school had been granted in one year to children under fourteen 'because their mothers were wage-earners requiring [their] help.'¹⁶

As in other North American cities, juvenile court magistrates also played a key role in making the case for mothers' pensions as an antidote to delinquency. Three of the twenty-six members of Bryce's Committee on Mothers' Allowances were from the city's juvenile court system and all made direct linkages between working mothers and youth in trouble with the law. 'Children who carry the key while their mothers work all day are not long in getting beyond their mothers' control,' the commissioner of Toronto's juvenile court argued in support of keeping women at home through a mothers' pension scheme. Others pointed out that public money spent on mothers' allowances would be returned 'in saving our boys from penitentiaries and our girls from houses of ill fame.'

Even those in charge of childrens' institutions confessed to increasing disillusionment with the results of this form of care. 'The insufficiency of institutional life, the stigma later attached to the institutional child, the over-crowding of our institutions, and the increasing cost of their upkeep' were all arguments in favour of launching a publicly funded program of mothers' pensions, child welfare workers maintained. As one of Toronto's leading Catholic refuge directors put it, 'one of the biggest mistakes that can possibly be [made is] to place any child in any institution, if it is possible to keep it out ... [T]he best institution under the best management is not equal to the poorest home, provided that home be morally correct ... Under present conditions we are obliged to put children into institutions who really should not be there.' Mothers' pensions and the 'proper home training' they would provide would produce 'much better citizens of the country.' Other infant home directors complained that overcrowding in their institutions was a 'terrible problem ... Our cities are growing, and war conditions are making things worse.' Mothers' pensions were 'absolutely necessary' and could reduce the number of children in infant homes by 40 per cent, at great savings to the wider community. Institutionalization was a 'most extravagant way of dealing with the children,' Ontario's superintendent of prisons and charities argued in making the case for mothers' pensions. 'The total cost of keeping the individual homes together would

be but a small fraction of the sum' spent on maintaining them within orphanages.¹⁷

Union leaders, anxious to keep working-class families intact and to reduce the threat of low-wage competition from poverty-stricken working women and children, were a final important constituency behind the drive for a provincial mothers' pension scheme. Fresh from their successful campaign to achieve state-administered workmen's compensation in 1914, Ontario labour leaders saw pensions for mothers as a logical next step on the road to protecting the incomes of working-class families. Why should the widow of a man killed through an industrial accident receive 55 per cent of his former earnings, while the widow of a man dying from tuberculosis receive nothing, the *Toronto Star* asked, in making the connection between workmen's compensation and mothers' pensions. 'In both cases there is the personal loss, but the one family has security of social status, while the other falls into the abyss of poverty.' Labour leaders agreed. Three union officials were represented on the Committee on Mothers' Allowances, and resolutions endorsing the concept poured into Queen's Park from local labour councils across the province in the years between 1914 and 1919. Of all advocates of mothers' pensions, unionists were most in favour of an all-inclusive scheme incorporating not just widows, but deserted, divorced, and unwed mothers as well. 'It is up to the Country to see that [these] children get a fair chance for their bringing up and for their education,' Hamilton labour leader Walter Rollo argued before a government inquiry into the subject. 'It is through no fault of the child that such conditions exist. We believe that the Act should be made as wide as possible and should cover every case ... It keeps the family together.' Ironically, as the minister of labour in charge of implementing Ontario's first Mothers' Allowance Act in 1920, Rollo would find himself presiding over a measure far more restrictive than this generous vision.¹⁸

The First World War provided the political context for mobilizing these diverse arguments and constituencies above the critical threshold for government action. On the one hand the enormity of the slaughter produced by the war itself heightened the already growing prewar concern that the conservation of children was essential to the productivity and social efficiency of the nation. 'Losses on the battlefield,' Veronica Strong-Boag writes, 'could most logically be made up by renewed efforts to reduce infant mortality. Improved care for mothers and their children would also ensure a generation physically and morally fit to inherit the 'brave new world' for which Canada's soldiers had fought.'

Mothers' pensions thus formed a core component of this war-heightened campaign to shore up family life and redeem the colossal sacrifices of the battlefield.¹⁹

At the same time, the mobilization of voluntary effort through the Canadian Patriotic Fund to care for the needy families of men overseas provided a practical illustration of the benefits and the methods of administering regular allowances for women raising children. The Patriotic Fund in many ways was nothing but a national illustration, enormously expanded in scale, of earlier experiments, such as Toronto's, in the provision of aid to deserving mothers. 'The experience gained from the administration of pensions to soldiers' dependents by the Patriotic Fund,' Ontario officials argued during war, served as 'a guide' to their efforts in designing mothers' allowances for a postwar world.²⁰

Three features of the fund's experience with women were particularly important in this regard. The first was the necessity for 'strict supervision' through regular home visiting of the mothers receiving support, given the 'lack of foresight shown by some of the women who receive[d] Patriotic Fund money.' Women getting help needed 'the supervising and personal touch' to enable them to 'do the best with the sum allowed,' while the community needed a 'safeguard [to] prevent ... an unintelligent distribution of public moneys.' As a result of such close moral supervision, 'in a great many cases [the mother] ... has become a very much better woman.'²¹

Second, the work of the Patriotic Fund demonstrated that 'in every locality there are public spirited and socially minded men and women ready and anxious to give their services in the cause of public welfare.' The fund had worked through the close cooperation of central administrators with local committees of volunteers and visitors operating at the municipal and county level. Ontario advocates of mothers' pensions argued that this model could be transferred successfully to the administration of mothers' pensions.²²

Paradoxically, the third lesson drawn from the Patriotic Fund experience was that there was 'no suggestion of charity' in receiving money from the fund. Given the close moral supervision and the regular involvement of volunteer women visitors in the intimate details of a client's family life, all of which was borrowed directly from the charity organization model, this insistence that the stigma of charity was entirely absent from the Patriotic Fund's operation was somewhat surprising. However, fund officials gave two critical reasons why this should be so. The first was that the money was 'given in recognition of the service of the husband.' Although mothers' pensions would be justified

on the basis of a mother’s ‘service to the state,’ this was not the case with the Patriotic Fund. At bottom, it was the man’s sacrifice, not his wife’s, which dictated the basis of entitlement. By implication, the moral policing of her household was simply the fund’s attempt to look after his interests while he was absent overseas.²³ Second, fund officials argued that the taint of charity was eliminated because they ‘provided what we thought was sufficient to give a decent living and a decent living was dependent altogether on the cost of living in the locality. We didn’t follow out the principle of the English Poor Law, which gives them just enough to keep up an existence. That would have been a very easy matter to do, but we tried to place them on the basis of a decent living in the community in which they did live ... We tried to give them sufficient to keep on their house.’²⁴

When asked by Ontario government officials investigating mothers’ pensions what such a standard of ‘decent living’ might be, fund officials did not hesitate to provide explicit answers. ‘Based on the [Patriotic Fund] allowance a widow and two children would now get a minimum of ... \$65 a month,’ a Hamilton representative pointed out. For a mother with seven children the allowance might range up to ‘\$100 a month.’²⁵ Simply put, the stigma of charity was dispelled by paying women and their children an adequate and decent allowance geared to actual living costs in the community. Although mothers’ allowances in Ontario would borrow much from the Patriotic Fund experience in its design and operation, this commitment to basic adequacy as the cost of avoiding stigma and humiliation for its clients was deliberately forgotten.

The war also provided one last tangible benefit to those interested in the design and implementation of a mothers’ pension scheme in Ontario. Through National Registration, government officials knew with a fair degree of accuracy both the number and the location of widows with children in the province and could make a reasonable estimate of how much different versions of a mothers’ allowance act were likely to cost. When Department of Labour officials were given the go-ahead by Conservative premier William Hearst at the beginning of 1919 to begin work on the design of ‘as sound and perfect a scheme as possible,’ they had the models of forty-three American and western Canadian schemes to draw upon as well as a solid database on the target population within Ontario.²⁶ A sample of more than four hundred widowed women, selected from the National Registration files, were visited by special investigators sent out by the Department of Labour to determine ‘in what percentage of cases the Government would be justified in providing funds.’²⁷ The questions they asked, borrowed from the operation of

mothers' pension schemes elsewhere, ultimately shaped the structure of entitlement under Ontario's mothers' allowance program. Government investigators wanted to know

the number and ages of the children; their nationality; the number of children at home; at school; and working; whether the family occupied the whole house or part; kept lodgers or boarders; whether the mother worked or stayed at home with the children; if she worked, for whom and at what wage; what other income the family received, whether from children or otherwise; what other assets were available, whether in property or insurance; how long the family had lived in Canada and in Ontario; and in addition ... some estimate of the general circumstances of the home, and of the ability of the mother as a homemaker.²⁸

Behind all these questions lay the core assumptions concerning who was or was not entitled to state support and under what circumstances. On this basis, department officials determined that 80 out of the 400 families visited, or one-fifth of the total, would be eligible for mothers' allowances should such a scheme be implemented within Ontario. Extrapolated to the more than 16,000 widows in the province, this yielded the estimate of a probable caseload of 3200 families at a cost of almost \$1 million annually – figures that would be reached within the first two years of the scheme's operation. Unlike old age pensions, which would be launched a decade later with wildly inaccurate estimates of the population initially eligible, mothers' allowances would be based on remarkably accurate forecasts of costs and caseload size.²⁹

Of all the key decisions surrounding the inauguration of mothers' allowances in Ontario, none was more critical than which mothers should be entitled to receive the state's support. Once the decision was made by the Hearst administration early in 1919 to launch such a scheme, public hearings were scheduled in Ontario's four largest cities to test public opinion on the issue. In all, ninety-three witnesses testified at these hearings and none of them spoke against the concept. 'It was distinctly evident ... that this idea of the State employing the mother of its future citizens to rear her children according to approved standards, and subsidizing the home for this purpose where need exists, has taken hold of a very large element in the community,' labour department officials observed.³⁰

But which mothers? Evidence given at the public hearings gave conflicting points of view. On the one hand, much of the rationale for mothers' pensions came out of their supposed efficacy in a postwar attack on poverty. 'The day is past when thinking men and women could take poverty for granted,' Ontario officials argued in making the

case for such a scheme. 'The causes of poverty ... may be to a large extent eradicated,' and, among them all, the absence of a parent through sickness, death, or desertion was the leading source of hardship for most families in need. Of almost 2000 Toronto children removed from their families to institutions in 1918, one-half were there because of the illness or desertion of a parent, one-quarter because of the death of a parent, and less than 10 per cent because of emotional or physical neglect. Only 1 per cent were true orphans.³¹ If rescuing innocent children from poverty was the principal rationale for mothers' pensions, statistics such as these made a strong case for making the scheme as comprehensive and all-inclusive as possible.

Much of the evidence presented at the public hearings in 1919 lent weight to this point of view. If mothers' allowances were restricted only to widows, as was the case in most other jurisdictions, 'the majority of the children will remain where they are,' since only 12 per cent of the population of Toronto's orphanages were there because of the death of their fathers. Insofar as infant mortality was an argument for mothers' pensions, this too mitigated in favour of extending the scheme to 'all dependent mothers, whether widowed, or deserted, or unmarried, as only if the mother can nurse her own child, has the child a fair chance to survive,' public health and children's aid workers in London, Ontario, argued. Finally, 'no need was presented more frequently at the Public Hearings' than the plight of deserted wives with children. Many of these were 'worthy women ... deserted by worthless husbands,' and their children would be 'an asset to the State, just the same as children who have lost their fathers by death,' witnesses argued.³²

While recognizing the legitimacy of these concerns, both government officials and the leaders of most social work and women's organizations lobbying for mothers' pensions came out strongly against including deserted and unmarried women in the scheme. Toronto's powerful Committee on Mothers' Allowances did not even mention the possibility of including any group other than widows in the legislation. Women leaders were the most forceful advocates of a plan restricted to widows only, largely because of moral concerns. Despite paying lip-service to the idea of deserving women deserted by 'worthless' men, a strong aura of suspicion and moral disapprobation hung over the heads of women abandoned by their husbands. Only 16 per cent of their number living in poverty, social workers estimated, would qualify for mothers' allowances 'under an Act strictly administered according to approved home standards,' and even in these cases the 'worthiness of the wife would require special investigation.' Other witnesses, such as Elizabeth Shortt, one of the province's leading advocates of mothers'

pensions, argued that 'the present unsettled domestic relations due to the war' militated against any financial inducement being provided by the government for men to abandon their families. In cases of desertion, most women witnesses agreed, the state's core obligation was to 'provide some way for getting after the man and making him provide for his family,' not to take his place as the family's chief source of financial support.³³

If relieving the plight of deserted wives through mothers' pensions was morally dubious, doing so for unwed mothers was downright dangerous. 'When we open these doors the flood that will appear makes a man sit back and say "Who will foot the bill?"' clerics testified before the inquiry. Most of these mothers were 'not women who could safely be trusted with the upbringing of children,' infant home directors observed. 'In so many instances [they] are feeble-minded or irresponsible' and only 'a small percentage ... have been very worthy.' Although many wanted to keep their children, in most cases it was 'in the better interest of the child if it were adopted into some other family.' Nor were government officials willing to give any estimate of the anticipated cost of including unwed mothers within the legislation. 'What would be the effect in relation to the present Anglo-Saxon regard for marriage as a national institution if the State undertook to support ... the children of unmarried parents?' labour department officials asked. Although some doctors and nurses argued that unwed mothers should be supported for at least nine months while they nursed their children, only union leaders expressed unreserved support for their equal right to mothers' allowances. 'It is not so much a pension for the mother ... as it is looking after the child. The child has no choice as to whether it is born in the home of the unmarried or the married mother,' and many illegitimate children grew up to 'become some of the brightest citizens of this and other countries ... I don't think we should allow sentiment to enter into it,' Trades and Labour Congress president Tom Moore argued. This view remained exceptional, however.³⁴

A final but decisive factor governing entitlement to mothers' pensions was the scheme's initial cost. Dr Walter Riddell, superintendent of labour within the Ontario government and architect of the province's first Mothers' Allowance Act, had been warned by Hearst in drafting the legislation to develop 'carefully thought out provisions ... to prevent abuse.' Considerations of cost as well as moral regulation weighed heavily on his mind in designing Ontario's scheme. 'One thing I am trying to get at is some of the limits we would fix ... to get it in such a way that it will not be abused,' Riddell told witnesses at the public hearings. The inability even to estimate the cost of including unwed