



ADVISORY COMMITTEE

ON

RECONSTRUCTION

VI. POST-WAR PROBLEMS OF WOMEN

Final Report of the Subcommittee

November 30, 1943



X:757.72.N4c
H4.6
46767

X:757.72
H4.6
046767

OTTAWA
EDMOND CLOUTIER
FOR THE KING'S MOST EXCELLENT MAJESTY
1945

ADVISORY COMMITTEE

ON

RECONSTRUCTION

VI. POST-WAR PROBLEMS OF WOMEN

Final Report of the Subcommittee

November 30, 1943



OTTAWA
EDMOND CLOUTIER
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1945

The reports of the Advisory Committee on Reconstruction consist of a Committee Report and reports by Subcommittees under the following titles:—

- I. Agricultural Policy.
- II. Conservation and Development of Natural Resources.
- III. Publicly-Financed Construction Projects.
- IV. Housing and Community Planning.
- V. Post-war Employment Opportunities.
- VI. Post-war Problems of Women.

APPENDIX A

Some Occupations for Women

I. Professional:—

1. Education—University
School
Physical Training
Music
Household Science
Dramatics
Art
Agricultural Advisers
Handicrafts
Vocational
Nursery School
2. Medicine
3. Dentistry
4. Nursing — Hospital
Private Duty
Public Health
V. O. N.
Rural Midwifery and Infant Care
5. Physiotherapy
6. Psychiatry
7. Occupational Therapy
8. Dietitian
9. Librarian
10. Law
11. Accountancy
12. Theology
13. Engineering
14. Architecture
15. Horticulture
16. Social Work
17. Veterinary
18. European Relief and Reconstruction Work
19. Music
20. Art
21. Drama
22. Personnel Administration

II. Vocational:—

1. Business—Executive and Secretarial
2. Dressmaking
3. Millinery
4. Cooking

II. Vocational:—*Concluded*

5. Commercial Art
6. Interior Decorating
7. Research Assistants for Instrument Testing and Research Laboratories
8. Laboratory Technicians for Hospital Laboratories, Government and Municipal Public Health Laboratories
9. Journalism
10. Practical Nursing
11. Hairdressing and Personal Services
12. Trained Household Work
13. Salesmanship—Retail Stores, Insurance

III. Specialized Work:—

1. Telephone Operator and Other Communications Jobs
2. Printing and Teletype
3. Photography
4. Dyeing, Cleaning and Pressing, and Laundry
5. Personnel Supervisors
6. Buyer and Shopping Service
7. Advertising
8. Airways' Stewardess
9. Ship's Stewardess
10. Hotel Hostess, Cafe Manager, Waitress

IV. Clerical and Secretarial:—

1. Civil Service
2. Banks
3. Municipal Offices
4. Business and Private Offices

V. Administrative and Executive Work.

Many fields from diplomatic corps to business.

APPENDIX B

Social Security Proposals

First Report of the Subcommittee, May, 1943

When your Subcommittee on Post-War Problems of Women was set up early in this year, the Chairman of the Advisory Committee on Reconstruction, Dr. James, requested that, before going into the work assigned to the Subcommittee by the terms of reference, the Subcommittee should make a report on social security in relation to women. This report is now submitted.

Between the time when the request was made and the Subcommittee was organized for work, the Marsh Report had been referred to the parliamentary Committee on Social Security. This being the case, your Subcommittee felt that it was not required to cover again the history and the development of the principles underlying the insurance and allowances included in the system of social security suggested for Canada. In general, it is in accord with the principles set out in the Marsh Report and concurs in the reasons advanced in support of the principles. In the mind of the Subcommittee, its report is an addendum to the Marsh Report.

Before coming to the particular question of social security in relation to women, the Subcommittee would, however, like to make clear its general position on the whole matter of social security. It supports firmly the belief referred to in the Speech from the Throne at the opening of the present session of parliament on January 28th last: "My ministers believe that a comprehensive national scheme of social insurance should be worked out at once, which will constitute a charter of social security for the whole of Canada."

It further concurs in the statement of the Prime Minister, made to the House on March 3rd last, in introducing the motion for the appointment of a special committee on national social insurance:

May I interject that any system of social security is based on the theory that all industry is, or ought to be, in the nature of social service; that industry is not merely a means whereby capitalists may increase profits, or workers find the means of gaining a livelihood through wages; but that there exists also the right of the community, which makes possible the carrying on of industry, to expect to have the interest and well-being of the community and its members considered in the rewards of industry. In other words, industry exists to serve a social end as well as to serve the needs of individuals. Under that view men and women are the great asset of the state. The well-being of all the human resources, the men and women who supply the labour, and the thought and skill essential for planning and carrying on industry ought to be the first concern of the state. And where the state makes possible the carrying on of industry, they are entitled to have the state see that they are protected against inevitable hazards.

The Subcommittee takes as its foundation this statement from the Marsh Report: "It is the first purpose of social security to offer a social minimum—a floor to poverty."

The Subcommittee is anxious to see a social insurance scheme of broad scope introduced at the earliest possible time and stresses the importance of a unity of design which will allow for the orderly incorporation in a coherent system of schemes already in effect, as well as of schemes to be initiated.

The Subcommittee also recommends the supplementing of such a system by non-contributory allowances and discretionary grants to give protection to those not covered by an incomplete program or who may be better cared for by a system of allowances and grants. In saying this, the Subcommittee wishes it to be understood that it supports the system of contributory insurance in general, in order that there may be full co-operation between the state and the individual.

It was not, however, a report on the whole matter of social security that the Subcommittee was asked to prepare, but rather on social security in relation to women. It appears to the members of your Subcommittee that there is no form of social security which does not affect both men and women. The wife suffers at once if her husband be unemployed, ill, or disabled. The father and mother are both affected by the gain or loss of children's allowances. The life of a man is relieved of a continuing and deep-seated worry by the existence of widows' pensions or allowance. Funeral expenses benefit the survivor whether the survivor be a man or woman.

Because of this belief, the Subcommittee has made a study of each of the insurances and allowances, and has endeavoured to consider the relation of each category to women. There are, in its opinion, only two cases which appear to relate primarily to women, though when looked at carefully, they concern the husband as directly as the wife. These two cases are:

- (a) The widows' pension or allowance.
- (b) The special provision for employed women in the weeks before and after childbirth.

General Recommendations

1. As an approach to the result of our study and discussion, the members of the Subcommittee desire to put on record their definite support of the "two-person-unit" as proposed by Sir William Beveridge, and advocated in the Marsh Report. The following quotation from Sir William Beveridge, though written for Great Britain, appears to the Subcommittee equally applicable to Canada:—

"In any measure of social policy, in which regard is had to facts, the great majority of married women must be regarded as occupied on work which is vital, though unpaid, without which their husbands could not do their paid work, and without which the nation could not continue.

In accordance with facts the plan for social security treats married women as a special insurance class of occupied persons and treats man and wife as a team . . . It reserves the description of "adult dependent" for one who is dependent on an insured person but is not the wife of that person. It treats a man's contribution as made on behalf of himself and his wife as for a team, each of whose partners is equally essential and it gives benefits as for the team."

This quotation might perhaps be made even stronger for this country, since Canada has proportionately a larger agricultural population. In this occupation, wives are directly contributing to and actually sharing the husband's occupation, while among urban wives, the function is rather that of managing, housekeeping, caring for the well-being of the family, and saving. Your Subcommittee has given special thought to the problem of women among the rural population. This is perhaps the place to state its belief that much thought and care should be given to the inclusion of the farming population in the social security program. Everything possible should be done to simplify its administration in order to make it easy for the rural population to enjoy to the full the benefits of health insurance, children's allowances, and contributory old-age pensions, the three measures particularly applicable to the whole population, rural as well as urban.

2. Your Subcommittee believes that, where there are well developed provincial departments in the fields of health and public welfare, these provincial departments might well be entrusted with much of the administration of social security measures. It wishes to point out that with regard to any insurances and benefits, allowances and grants in the social security program which may be thus administered by the provinces, it is of prime importance that the federal government stipulate minimum standards of administration, supervision, and rates of payment in order to secure a national minimum standard. The provinces should, of course, be left free to improve upon this minimum if they so desire.

3. In the case of all non-contributory benefits where the province requires the recipient to establish residence, it is of the utmost importance that a federal department be maintained to handle the cases of "citizens-at-large", i.e. citizens who through no fault of their own, in most cases, cannot meet the proof of residence requirements and are therefore not eligible under any provincial set-up. The totally unjustifiable hardships which such citizens have suffered in the past would in this way be obviated.

4. Although it may seem obvious that the administrative system should include provisions as in the last two paragraphs, the Subcommittee wishes further to state its belief that it is important that there should be somewhere in the system of administration a power of giving some flexibility to the conditions applying to any of the social security measures. As a good example in relation to non-contributory allowances or grants, there is the system set up for the administration of dependents' allowances. It is one where this power, definitely given to the voluntary boards, permits of variation to suit the problems of particular cases. Some such authority should be vested in a high official in the case of insurances and benefits. It should not be made possible, however, to permit a lowering of the federal minimum. While human problems fall into patterns, the patterns are never precisely the same and an undue hardship may arise from too rigid a system of administration.

5. At many points in the Marsh Report, the matter of the desirability and the urgency of training of personnel is referred to. The Subcommittee endorses all that is said in the report regarding this matter. It is the definite belief of the members that, in order that social insurance and security measures may be carried out in the best interests of the entire community, it is imperative that immediate steps be taken to train the necessary personnel for social understanding and effective administration. It is suggested that candidates for the training might be secured in some numbers from among the groups of young women graduating from the universities if training courses were immediately available. It is also suggested that provisional training might be provided through institutes set up in cities where help in this training might be given by those experienced in social and administrative work in the community. This would not be the ideal training, but, if the schools of social work cannot take care of any more students, such training might serve as an introduction to practical work, and would be a training which could later be amplified in the schools.

Recommendations on Particular Measures

As has already been stated, the members of the Subcommittee agree generally with the reasons for the various insurances, benefits, grants and allowances as set out in the Marsh Report. Therefore, in recording the conclusions they have reached unanimously, a brief statement of the conclusions only is given here.

1. Health Insurance

Health Insurance is strongly supported in principle because:—

(a) Where there is not unemployment, sickness is much the greatest single cause of poverty and need.

(b) Adequate medical care is a basic need of everyone in the population, rural or urban, wage-earner or non-wage-earner.

(c) If carefully organized, health insurance affords a basis on which the other social insurances can be built.

(d) Health insurance tends to place emphasis upon preventive measures, sanitation and public health and on youth and child physical fitness, thus raising the standard of health of the entire population.

It is the Subcommittee's conviction that health insurance should precede the other insurances not yet established in Canada, that it should be compulsory and all-inclusive, with at least token registration payments for the group unable to make the continued financial contributions, as in the New Zealand plan. Here again, attention is called to the urgent present need for an energetic government training scheme for staffing maternity and infant welfare clinics in rural districts, and for trained nurse midwives.

2. Children's Allowances

(a) The Subcommittee strongly supports introduction of a system of children's allowances and hopes that the establishment of this system will follow health insurance as soon as possible. It is the only system yet devised which will remove the poverty arising from the fact that a man's wage must be based on the product of a man's labour and not on the size of his family. The Subcommittee believes that these allowances should apply to all families with children.

(b) The Subcommittee would like to see adequate allowances, but believes it to be of first importance to get the principle established and, therefore, would be willing to support in the beginning a smaller allowance than would be adequate to achieve the full purpose—health, proper food and clothing, education, and desirable conditions of family life for the children. These allowances, which will necessarily be non-contributory and be paid from the national treasury, should be on a graduated scale, increasing with the age of the child, and should be paid to the mother, or to the authorized guardian taking the place of the mother.

(c) Should it prove to be the fact that the economic burden of children's allowances is too great, if applied to all children, the Subcommittee, with one exception, feels that, on an experimental basis, the allowances should be paid for children up to the number of six, just as is done in the case of allowances made to mothers whose husbands are serving with the armed forces.

(d) It is suggested that the administration of these allowances will have to include some supervision in cases where it may be necessary because of the incompetence or unwillingness of the mother to use the allowances for the purposes for which they are given. Experience has already shown in relation to cash relief and to dependents' allowances that these cases will be few. This supervision could remain in the provincial departments of welfare where these departments are in wide-spread operation. The co-operation of the school teacher and public health, school or rural nurse should be sought in checking up on this matter.

(e) The Subcommittee calls attention to the fact that since the income tax clause relating to exemptions for children was changed a year ago, there has actually been a system of children's allowances in Canada for all families

where the father is in receipt of an earned income of approximately \$1,600.00 or over. Thus, children's allowances are, in effect, now being paid to those best able to do without them and withheld from children of the families of the lower income group. When the system of children's allowances comes into effect the income tax exemption should be discontinued and any discrimination disappear.

(f) Finally, particularly in relation to children's allowances, the Subcommittee suggests that an educational program on the subject of these allowances should be undertaken at once, as it believes the public generally is unfamiliar with the idea of children's allowances and the benefits which will be derived from such a system.

3. *Other Insurances*

Other insurances or benefits proposed in the Marsh Report have the support of the Subcommittee as contributing to the health, happiness, efficiency and security of the family unit, or of the individual worker. These being all contributory will come as of right; thus they will at once encourage thrift and remove some of the worst fears which beset family life. These include contributory old-age pensions, sickness benefits and disability pensions, maternity benefits, widows' pensions, survivors' pensions, and funeral benefits. All of these insurances and benefits have the support of the Subcommittee as extensions of the system of social security.

4. *Allowances*

Until a full system of social security is in operation, and perhaps even beyond that point, certain allowances will, in the opinion of the Subcommittee, be essential. Concerning these, it wishes to offer some suggestions.

(1) *Maternity Grants*

The first suggestions which the Subcommittee wishes to offer may be looked at in the light of an extension of the maternity benefit paid to the employed women. It is that a maternity grant might be made to the wives of men engaged in farm work. This is a group whose welfare should be considered and there is an inequity in providing a maternity grant for working women and not for a farmer's wife. Obviously, an insurance scheme for this would, at any rate until social security is highly developed, be too difficult and costly to be practical. This payment from the state to the farmers' wives, therefore, might be considered as one of the results of the fact that life in Canada is still based largely on an agricultural economy, and that the systems of security as developed so far, appear to deal more with countries having, as in the case of Britain, an urban economy. Such a grant would, moreover, be a compensating advantage for the inability to share in the insurances provided for urban workers, and would be justified by the fact that farmers' wives do actually share the occupation of their husbands.

(2) *Mothers' Allowances*

It is recognized that with the institution of children's allowances, the need for the present provincial systems of mothers' allowances will largely cease. Your Subcommittee, however, does not approve of the idea suggested in the Marsh Report that the widowed mother receiving children's allowances should be cared for through the medium of public assistance.

(a) It is suggested that, when children's allowances are adopted, a guardianship grant on a non-contributory basis should be paid to the mother or other authorized guardian, if the father is dead or totally incapacitated. It is

believed that guardianship care will always be required and that the guardian, whether the mother or another person, an organization, or a government department, should be paid for the service. The use of this type of grant would afford room for variation, based on administration according to individual circumstances. Attention is called to the fact that when survivors' benefits or contributory widows' pensions are fully implemented, such a grant will only rarely be required.

(b) The problem of the maintenance of the unmarried mothers of children receiving children's allowances is one to which very careful thought must be given and one on which the Subcommittee has not yet formulated a unanimous recommendation, but a majority opinion would favour guardianship allowance to the mother in those cases where the Children's Aid or other proper authority so recommends. It is in agreement that the child born out of wedlock is entitled to equal treatment with that of other children, in the matter of children's allowances, under an approved guardianship.

(3) *Widows' Allowances*

Until such time as widows' pensions or survivors' pensions are in force the subcommittee believes that there is a general case for widows' grants and in some particular cases for allowances. The widows' grant would be a moderate temporary allowance designed to meet the situation when the family income suddenly ceases. It would be paid only for the period of time required for the adjustment of family circumstances. This period might be six months and should not exceed one year.

It is assumed that where there are children under 16 receiving allowances, the mother will usually be the guardian and as such will receive the guardian's payment. If her time is not required in caring for her family, or if she is a widow with independent adult children, or with no children, and she is employable, she should be given retraining, provision for this being made in the retraining schemes which it is suggested shall be established under the employment service of Canada. This would involve a training allowance in some form. If this desirable procedure is to be possible, special study must be given at an early date to the kind of occupations which may be suitable for such persons, to the staff required for organizing such training, the methods of assisting placement, and like matters which must be organized as a special unit under the Dominion Employment Service.

Only when the widow ceases to be the guardian of her children, and cannot be trained for employment, will the case for a widow's allowance arise. Until such time as widows' pensions, on a contributory basis, are established, it would appear that widows' allowances, on a non-contributory basis, might be necessary until the widow reaches the age entitling her to the old-age pension.

5. *The Unmarried Wage-earner with Adult Dependents.*

There is one situation arising among both men and women wage-earners which is not yet taken care of in any way, and which should not, in the Subcommittee's opinion, be left to public assistance. This is the case of the unmarried wage-earner, man or woman, supporting adult dependents, usually a parent or parents. Surveys have shown that quite a considerable proportion of employed women are in this position.

The most careful of these surveys is one made for the International Labour Office by a committee representing thirteen organizations of women wage-earners in Canada. It reports results as follows in percentage:—

1. Women wage-earners who are the sole support of dependents, 22 per cent.

2. Women wage-earners who have no responsibility other than their own maintenance, 15 per cent.
3. Women wage-earners who have financial responsibility other than their own maintenance, 63 per cent.

It is a difficult case for a woman since her salary is usually within a scale which will provide for herself only. It is also difficult for men workers since it is frequently necessary for them to employ some one to care for the dependent.

The Subcommittee suggests that, subject to strict definition of the dependency, it would be possible to meet the situation by making the first dependent as the partner in the two-person-unit in those insurances where this partnership idea applies. It is probable that, when all the proposed measures are implemented, the dependents in these cases will be provided for in one way or other. In the meantime, the single wage-earner is subject to a burden which appears to be alleviated in the case of the married wage-earner.

For Further Consideration

1. Unemployment Insurance.

This part of the proposed system of social security now in force in Canada appears to the Subcommittee to be intimately related to its main work—the post-war problems of women—that it is left for further consideration and treatment in a later report.

In the meantime, the Subcommittee has asked for a further analysis of some of the figures of the Marsh Report, and of the records of the Unemployment Insurance Commission, in order that the benefit of this insurance to married women and to the woman wage-earner may be more clearly seen.

2. Unemployment Assistance.

Unemployment assistance is so closely tied in with unemployment insurance that it also is left over for further consideration.

The subcommittee wishes, however, to record its hope that, under the development of social security, there will be less and less need for public assistance and quotes with approval from the Marsh Report:—

Unemployment assistance measures in Canada must be designed as constructively as possible in relation to public employment projects, to training and transference programs and to the co-operation of industry in utilizing the service of employment offices.

3. Workmen's Compensation.

The Workmen's Compensation Acts of the various provinces, which provide medical care, benefits and pensions for workers disabled by industrial accidents and certain industrial diseases, apply on the same terms to all workers, men and women alike, in the industries within the scope of the acts. The dependents of such women workers, providing they come within the definitions of "dependents," "member of the family" or other qualifying terms of the acts, receive the same consideration as the dependents of men workers.

The subcommittee has noted this fact concerning women under Workmen's Compensation Acts with great interest and believes that the success which has attended this, Canada's earliest and most successful experiment in social security, offers a good foundation for its belief that any scheme for social security that may be established should be made applicable for men and women alike within the categories covered by any such scheme.

It is obvious that the extent to which workmen's compensation covers groups of women workers has an immediate relation to their security in the post-war

period. Consideration of the possibility or advisability of extensions of the application of these acts, as part of a social security system, is left for a later report.

Conclusion

In conclusion, the Subcommittee wishes to point out that no opinions or suggestions have been made in this report in relation to the technique of contributions or the methods of administration. These are questions of vital import in the success of any social security plan and it has not as yet been possible to give them the detailed study they demand. The Subcommittee has also set up a continuing agenda on which are placed subjects it hopes to study and report upon. These already include housing, nutrition, the Children's Charter, and post-war employment conditions. It is, therefore, as subsequent developments make it appear desirable, prepared to make further reports.