A Study of Family Allowances Made in Owen Sound, Ontario, Canada

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A STUDY OF FAMILY ALLOWANCES MADE IN

OWEN SOUND, ONTARIO, CANADA

by

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CHAPTER I

THE BACKGROUND

Purpose. The primary purpose of this study is to find out by means of a survey what Family Allowances in Canada are being used for. The secondary purposes are to determine: 1) what effect the Family Allowance has had on the well-being of the children for whom it is given; 2) what benefits the Family Allowance has had on the whole family; 3) whether the present Family Allowance rates of payment which vary according to the age of the child appeal to the parents; 4) whether it is felt the amount of Family Allowance payments should be increased.

This information is important in order to try to evaluate the effectiveness of this programme in contributing to the health and happiness of Canadian children. From a monetary point of view it is important to try to evaluate the effectiveness of Family Allowances because in the fiscal year 1952-1953 the Government of Canada, through the Canadian taxpayers, spent $334,197,684.79 on this programme.\(^1\)

In addition to the above information which was requested on the questionnaire, unsolicited comments were offered by some of the respondents; these will also be presented in the study.

\(^1\) From the Family Allowances and Old Age Security Division Annual Report—Fiscal Year Ended March 31, 1953, page 6, Table II, issued by R. B. Curry, National Director Family Allowances.
Scope. The survey was made in Owen Sound, Ontario, Canada, a city of 17,000 people, which has 4,740 children under eighteen years of age and in school. It was impossible to secure a list of those families receiving Family Allowances (a list of families with children under sixteen years and in school), the National Director of Family Allowances in Ottawa wrote that no list of families was made according to addresses, and further, that legislation prohibits the release of this type of information. Since an accurate sampling of families receiving the allowance could not be obtained, it was decided to reach the families through the children attending the elementary school in Owen Sound. A questionnaire on the subject of Family Allowances was sent to all the mothers of children attending five public schools and one separate (parochial) school. These six schools are situated throughout the city: Victoria, Bufferson, Alexandra, Ryerson, Bayview, and St. Mary's. With the exception of Bayview, which teaches kindergarten through grade five, and St. Mary's, which teaches grade one through eight, the schools teach kindergarten through grade eight. A child usually begins kindergarten at five years and completes grade eight at fourteen years. Since it was felt that the children attending these schools come from homes representative of the community, it was considered sufficient


3 Letter from The Office of the Director, R. B. Curry, December 7, 1953.
to restrict the survey to the mothers of these children.\footnote{There are three other schools in the city: the Collegiate and Vocational Institute, grades 9-12; Hillcrest, kindergarten through grade 5; Strathcona, kindergarten through grade 8.}

Around 1360 questionnaires were mailed to the mothers of the children in these six schools; approximately another 120 questionnaires were distributed privately by several people.

Method. A questionnaire on Family Allowances was prepared and nearly fifteen hundred copies were distributed almost entirely through the mail. The questionnaire was sent to all mothers of children attending six elementary schools in Owen Sound. The principals of these schools cooperated by providing these names and addresses. A letter explaining the purpose of the project and a stamped, addressed envelope were included with each questionnaire. It was felt that for the most part, the people answering the questionnaire would be those who had heard of it in some way other than through the mail, so some measures were taken to publicize the project before and during the distribution of the questionnaires.

The newspaper, the Owen Sound Daily Sun-Times, printed an article concerning the questionnaire on the woman's page; the radio station CFOS discussed it during a program for women. The Home and School Council composed of representatives from the various Home and School Associations, gave the project its support, and it was explained at the regular meetings of the Home and School Associations of the six schools involved in the survey. The questionnaire was discussed and distributed at a regular meeting of a woman's service club, and
explained at a meeting of a women's church group. These activities took place in the first three weeks of January, 1953. The success of the survey is due in large measure to the support and publicity given to it by these organizations, and the enlisting of this support is an integral part of the method.

Sources. The information for the body of the thesis comes from the five hundred responses to the questionnaires. The source of the legislation is from an extract from the Canada Gazette (Part II) of Wednesday, March 25, 1953, concerning the "Family Allowance Regulations"; information about the administration of Family Allowances by child placing agencies was obtained from "Family Allowances Directives," issued to child placing agencies by the Department of National Health and Welfare. Other information about Family Allowances and the thinking behind this legislation has been found in three addresses by members of the Department of National Health and Welfare. The "Annual Report"--Fiscal Year Ended March 31, 1953 of the Family Allowances and Old Age Security Division Department of National Health and Welfare was also used. Information about the Children's Aid Society is from "A Handbook for Directors and Members of the Children's Aid Society," amended as of April 1, 1950, published by the Association of Children's Aid Societies of the Province of Ontario, Inc. A copy of the Income Tax return was also used.

The Setting. In order to make the material presented in the body of the thesis more meaningful it is necessary to describe the background of the people who answered the questionnaire and expressed their opinions about the Family Allowance, and the city in which they live.

Owen Sound has seventeen thousand people, and is located in Central
Ontario on Georgian Bay in the Great Lakes. It is in the midst of a prosperous
mixed farming region and is the largest centre of population for eighty miles
in any direction. The people are essentially of Anglo-Saxon racial origin,
with the large majority of second, third, and fourth generations. There are
a few Jewish, Eastern Mediterranean, and Chinese families, and perhaps two
hundred to three hundred Negroes. The city has excellent medical services;
many doctors, a visiting nurse service, and a hospital. The schools are closely
controlled by the provincial government and standards must conform in order to
receive provincial grants. About 75 per cent of the homes are owner-occupied.
Liquor and beer are not sold legally in the city; it has been "dry" under local
option for forty-seven years. Two votes have been taken on this matter in the
past five or six years; approximately 50 per cent of the votes were for repeal,
but 66 per cent is needed to effect this. Liquor can legally be brought into
the city for consumption in one's own home from towns nearby where the sale is
legal.

There is a daily newspaper, and a short-range radio station serving
the city and vicinity, four movie theatres, a municipally owned arena with
artificial ice, and a curling club with artificial ice.

There is no large industry but a number of wood and metalworking in-
dustries employing from seventy-five to five hundred persons each. The number
of girls employed in factory work is relatively small. There is a province-wide
hospitalization scheme to which an increasingly large number of people belong;
the Canadian government has allowances for dependent children, universal old age
pension (forty dollars per month at the age of seventy) and the province has un-
employment relief and workman's compensation in the event of industrial accident.

There are very active service clubs for men and women, church groups and home and school associations. People live simply; there are few evidences of extremes of income. Although this city was chosen for the survey because it is the writer's home town, one could defend the position that it is a very typical Canadian community and suited to such an inquiry.

Plan of Presentation. Chapter II contains a description of the essential features of the legislation, the thinking behind the initiation of the programme, the procedure and administration, and the role of child placing agencies in its administration.

Chapter III presents the factual material from the questionnaires, that is, the numbers of children and families, the income groups, and the educational backgrounds of the parents. It shows the numbers of those regularly banking the allowance, and those who consider it essential to their children's welfare. This chapter also includes a list of the uses which the recipients make of the allowance.

The opinions concerning the programme are given in Chapter IV. These include the opinions on the varying rates of payment, the results of the allowance, whether it has enabled parents to provide improved health services for their children, and whether it has benefited the whole family. This chapter gives the opinions as to whether or not the allowances are generally wisely spent; whether the payments should be increased and if so, how the taxes should be raised. The types of unsolicited comments are given, and also a discussion of the relationship between taxes and the allowance, arising from the comments.

Chapter V summarizes the thesis and presents the conclusions.
CHAPTER II

FAMILY ALLOWANCE LEGISLATION, PHILOSOPHY, AND ADMINISTRATION

Legislation. The Family Allowance Act of 1945, amended in 1949, was instituted to provide money to be used by the parents "for the maintenance, care, training, education, and advancement" of every child in Canada.

The Allowance consists of monthly payments made to the mothers of Canada for each child who is under sixteen years of age, and in regular attendance at school. The monthly payments are as follows:

- $5.00 for each child under six years.
- 6.00 for each child over six years and under ten years.
- 7.00 for each child over ten years and under thirteen years.
- 8.00 for each child over thirteen years and under sixteen years.

Philosophy. "In Canada there were two telling arguments for the establishment of Family Allowances: a) one-fifth of all Canadians who worked for a living were found to be supporting more than four-fifths of all children under sixteen; b) one-half to two-thirds of these children belonged to families with incomes that did not cover their essential needs."1

The thinking of the legislators was that this was a serious situation affecting the entire population, since the emotional and physical health of a country's children is vital to all its citizens. Because a large part of its

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1 From an address by Dan Wallace, Executive Assistant to the Minister, Department of National Health and Welfare, to the National Catholic Conference on Family Life, St. Louis, Missouri, March, 1951, entitled "Canadian Family Allowances—An Evaluation."
children did not have the opportunity for an adequate start in life, and because this was of tremendous importance to all, the thinking was that, in justice, all the Canadian people should contribute towards providing a better opportunity in life for the country's children. Family Allowance, which provides money regularly for every child, was the method selected for redistributing the wealth.

In our industrial system a man is paid an industrial wage, that is, according to the market value of the work that he does, so that it can be very difficult for a father to raise a family on the same salary which a single man would find ample. Yet the man with the family has the responsibility for future citizens.

The Government had a second objective in setting up this programme besides providing a minimum of well-being for the children: to redistribute purchasing power so that money would be available in areas with unemployment and in this way help to maintain employment and consumption of goods.

The Government considers Family Allowances to be the "logical extension" of two principles of its legislation: 1) that income taxes should give exemption for certain dependents, and 2) that a serviceman's pay in World War Two should be increased to provide for each of his dependent children. Income tax exemptions do not help those who need help most since they do not pay taxes; the Government paid the serviceman a social wage, according to the man's needs, rather than an industrial wage.

The Allowances are for every child, regardless of need, because each child has a right to a good start in life, and there should be no stigma of
accepting charity on the part of those families who really need the allowance.²

Administration. The programme is briefly as follows. Any child is eligible who is a resident of Canada, a child who "makes his home and is ordinarily present in Canada."³ According to the Social Work Year Book 1954, this is "any child born in Canada or who has lived there one year."

The parents apply for the Family Allowance on a form available at the Post Office (in most places) usually within thirty days of the child's birth; the payments begin the month following registration. The legislation specifies that the payments are made to the mother, but provision is made for paying it to the father or one acting in place of the natural parents when necessary.

The child must be under sixteen years and in regular attendance at school. If the person receiving the allowance "does not exclusively apply it towards the maintenance, care, health, education, and advancement of the child" for whom it is paid, or is disqualified "for any reasonable cause," then the director may direct the Allowance be paid to the "person or agency as he directs" as he considers is in the best interests of the child.⁴

Special arrangements are made for the administration of Family Allowances to Indians and Eskimos, some of whom receive it in kind.

² Ibid.


⁴ Ibid; S 18, a, b, c, page 175.
The Family Allowance can be paid to recognized child placing agencies but not to institutions caring for children. Such a child placing agency must meet certain standards and be properly accredited. The Children's Aid Society is specifically mentioned as a suitable agency, in those places where it has been especially recognized by the provincial government.

Essentially, when the agency provides substantial maintenance for the child (even when the parents retain guardianship), the agency is eligible to receive the payments; if the parent or foster parent receives the allowance, only part of the allowance can be used for payment of board; the remainder is strictly for "extras" beyond daily necessities.

When a child is placed in an adoption home for a trial period, the agency can, if it wishes, receive the allowance for three months since the permanency of the placement is not definite.

The child need not be placed in a foster home, but if the agency places him in a shelter or institution, including a juvenile reform institution for the child's best interests, and the agency provides substantial maintenance (more than any other person or agency), Family Allowance is paid to the agency. If, however, the court removes the child from agency care and commits him as a delinquent, the agency is ineligible for the allowance.

"Family Allowances on behalf of children maintained by the Agency must

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5 The following information was obtained from the "Family Allowances Directives," Department of National Health and Welfare, date of issue, February 20, 1951, Amendment List No. 6, Family Allowances Manual--Amendments and Additions, Directive 9/2, R. B. Curry, National Director Family Allowances, and "Amendments to Directive 9/2," dated March 31, 1953.
be applied towards additional benefits for the children and not as a means of relieving the general administrative expenses of the agency.\textsuperscript{6} However, "in order to assist in raising the standards of boarding home care,"\textsuperscript{7} the agency may pay to a boarding home up to four dollars a month of the allowance for "increased boarding home care."\textsuperscript{8}

Money from the Allowance which is not spent on increased payments for boarding home care can be spent each month for benefits above ordinary maintenance, or can be saved from month to month and spent as needed.\textsuperscript{9} The Directive lists the "extras" for which the Allowance can be spent:

1) Special medical needs.

2) Special clothing including athletic, Girl Guide and Boy Scout and for special occasions.

3) Recreational activities and equipment, including camp, allowances, skates, bicycles.

4) Special lessons, e.g., music, art.

5) Gifts.

6) Club dues.

7) Special personal grooming.

8) Hobbies.

\textsuperscript{6} Ibid., pp. 6, 20.

\textsuperscript{7} Ibid.--Amendments to Directive 9/2, dated March 31, 1953.

\textsuperscript{8} Ibid.

\textsuperscript{9} September, 1945 is considered the basic month for determining if increased rates are properly chargeable to the Family Allowance.
All other special expenditures must be approved by the Regional Director of the programme. 10

After the child has been in the same home for more than a year, the agency can request the allowance to be paid directly to the foster parent, continue to disburse the allowance as listed above, or may pay to the foster mother in whole or in part the balance of that month's allowance. The agency continues to administer the balance already accumulated.

The Directives provide for the accounting procedure and allocation of bank interest, and the auditing of accounts. The agency does not have to turn over the trust fund when the allowance stops, but can use it to the advantage of the child after he is sixteen years old. All money in the account would have to be turned over to the child on his reaching twenty-one years.

When temporary wards or non-wards are returned to their homes, the money remaining in the trust fund is to be paid to the parent or guardian, but in a manner which is left to the discretion of the agency, which can spread the payments over a considerable period of time (until the child reaches twenty-one years), in order to be assured that the money will be used to benefit the child.

When the agency has Family Allowance money in a trust fund for the child and he is returned to his parents who owe the agency for maintenance, the allowance cannot be used for this.

If a complaint is made to the child placing agency about a misuse of Family Allowances, the agency reports this to the Regional Director who requests

10 Ibid., pp 6, 22 a), b), c).
the agency to make an examination. When the agency finds misuse of the Allowance to the neglect of the children, then the Regional Director authorizes the agency to receive and administer the Allowance until the agency recommends that it be received and administered by the family.11

The child placing agency has much flexibility in administering the accounts under its care, and much is left to its discretion, so that it does not feel hampered in its work by the interpretation of the legislation.12

The Social Work Year Book 1964 in discussing this programme says, "Although the costs involved are relatively heavy and may delay the advent of other programmes involving large government expenditures, the social justice of a programme which takes into account the varying size of workers' families (something the wage structure cannot do) is generally recognised. Other features of the programme--its universal character, its administrative simplicity, and the fact that a large measure of the payments is left to the individual family--have added to its popularity."

11 Information received from Mr. Donald Adamson, Director, Children's Aid Society, Owen Sound, Ontario.

12 Ibid.
CHAPTER III

THE FINDINGS OF THE QUESTIONNAIRE: THE FACTS

Five hundred families answered the questionnaire and the entire number were used in this study. These families had a total of 1,109 children who received Family Allowances at that time, and a total of ninety-five other children whom they supported, but since these children were sixteen years or over, they were ineligible for Family Allowances. The following table shows the breakdown of families according to the number of children for whom they receive Family Allowances.

TABLE I

NUMBER OF CHILDREN

<table>
<thead>
<tr>
<th>Number of Children</th>
<th>Number of Families</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>140</td>
</tr>
<tr>
<td>2</td>
<td>203</td>
</tr>
<tr>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>4</td>
<td>39</td>
</tr>
<tr>
<td>5</td>
<td>13</td>
</tr>
<tr>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>7</td>
<td>2</td>
</tr>
</tbody>
</table>

Total . . . 500

The seven income groups used in the questionnaire were those used by
the 1961 Canadian Census.¹ Four hundred and seventy-four families disclosed their income; of these, the largest number of families, 34.5 per cent, had an income between $3,000 and $3,999. The income of the second largest number of families, 19.5 per cent, was between $2,000 and $2,499. From comparing the income reported in the questionnaire with the father's occupation, it is apparent that some families listed the income after taxes had been deducted. It is impossible to say to what extent this was done.

TABLE II

INCOME

<table>
<thead>
<tr>
<th>Income Group</th>
<th>Number of Families</th>
</tr>
</thead>
<tbody>
<tr>
<td>999.00 and under</td>
<td>3</td>
</tr>
<tr>
<td>1000.00 to 1999.00</td>
<td>18</td>
</tr>
<tr>
<td>2000.00 to 2499.00</td>
<td>95</td>
</tr>
<tr>
<td>2500.00 to 2999.00</td>
<td>63</td>
</tr>
<tr>
<td>3000.00 to 3999.00</td>
<td>164</td>
</tr>
<tr>
<td>4000.00 to 5999.00</td>
<td>88</td>
</tr>
<tr>
<td>6000.00 and over</td>
<td>45</td>
</tr>
<tr>
<td>Information not given</td>
<td>26</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
</tr>
</tbody>
</table>

The following table shows the number of families and their children receiving Family Allowances, according to income groups. Twenty-six families

did not disclose their income, as noted in the previous table.

**TABLE III**

**INCOME AND NUMBER OF CHILDREN**

<table>
<thead>
<tr>
<th>Income group</th>
<th>Children per family</th>
<th>Total number of families</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>999 and under</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>1000 to 1999</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>2000 to 2499</td>
<td>31</td>
<td>33</td>
</tr>
<tr>
<td>2500 to 2999</td>
<td>15</td>
<td>26</td>
</tr>
<tr>
<td>3000 to 3999</td>
<td>43</td>
<td>69</td>
</tr>
<tr>
<td>4000 to 5999</td>
<td>24</td>
<td>36</td>
</tr>
<tr>
<td>6000 and over</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Undisclosed</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In the Province of Ontario there are five grades in secondary school; a Graduation Diploma is given at the end of four years of secondary schooling and an Honour Graduation Diploma when the five grades have been successfully completed. Some hospitals require their student nurses to have four years of high school, others require five; some universities accept students with either four or five years of high school, depending on the course; others require the successful completion of all five grades. In order to teach in an elementary school, one must have a year's training in a teacher's college after completing high school; the questionnaire did not ask that this training or nursing be indicated, but some people did list these, so where these are indicated they have been included in the tables. Seventy-five parents, that is both mother and father, received no formal education after Grade Eight. The education of
466 mothers was given, and of 465 fathers, twelve mothers reported their husbands to be dead or separated.

TABLE IV

EDUCATION OF PARENTS

<table>
<thead>
<tr>
<th>Type of education</th>
<th>Number of mothers</th>
<th>Number of fathers</th>
</tr>
</thead>
<tbody>
<tr>
<td>No formal education after grade school</td>
<td>117</td>
<td>158</td>
</tr>
<tr>
<td>Grade 9 and/or 10 solely</td>
<td>91</td>
<td>72</td>
</tr>
<tr>
<td>Grade 11 solely</td>
<td>58</td>
<td>44</td>
</tr>
<tr>
<td>Business school after grades 9, 10 or 11</td>
<td>36</td>
<td>23</td>
</tr>
<tr>
<td>Grade 12 solely</td>
<td>47</td>
<td>55</td>
</tr>
<tr>
<td>Grade 12 and business school</td>
<td>17</td>
<td>9</td>
</tr>
<tr>
<td>Grade 13 solely</td>
<td>32</td>
<td>46</td>
</tr>
<tr>
<td>Registered nurse</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>Business school after grade 13</td>
<td>23</td>
<td>11</td>
</tr>
<tr>
<td>Teaching college after grade 12 or 13</td>
<td>20</td>
<td>1</td>
</tr>
<tr>
<td>University</td>
<td>28</td>
<td>51</td>
</tr>
<tr>
<td>Business school solely</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>Education not listed</td>
<td>5</td>
<td>18</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>500</td>
</tr>
</tbody>
</table>

The responses to the questions concerning Family Allowance will now be presented.

Question 7: Do you spend the allowance on a) specific necessities for the children like more fruit, more milk, warmer clothes or b) do you add it to the money which your husband provides and spend it according to the best interest of the whole family? (Check the one which applies.)

One hundred and eighty-two mothers revealed that they spent their Family Allowance on specific necessities for their children, and 209 said that they added it to their husband's income and spent it according to the best
interests of the whole family; eight indicated that they did both; twelve did neither (they banked it); eighty-nine did not answer the question.

Question 8: I have heard that some parents are banking the allowance payments each month in order to build up a fund to pay the child's education costs later on. Do you do this?

Nineteen per cent, or ninety-six families, said that they bank the Family Allowance payments each month in order to save for the child's future education. Sixty-five per cent, or 327 families, do not; seventeen bank part of the Allowance, and twenty-eight find that they are able to bank it sometimes. Thirty-two people did not answer this question.

Question 9: Do you find that you are able to provide properly for your children out of your husband's earnings and do not need to spend the Allowance on ordinary necessities? Do you use the money for special things which help the child or the family, as a whole? Please indicate the sort of special thing you have been able to provide with the extra money.

This question was asked in order to try to find out how many families considered the Family Allowance absolutely essential to their income. One hundred and fifty-two families, or 30 per cent of 400 families answering this question, considered that it was necessary for them to use the cheques for ordinary necessities. Two hundred and thirty-nine, or 47 per cent of the families considered that their earnings could provide the ordinary necessities.² Nine of

² No attempt was made in the questionnaire to define "ordinary necessities" or "properly," since it was felt that there would be fairly common agreement on what this meant.
the families said that on occasion their incomes were insufficient for necessities, and they had to rely on the Family Allowance. One hundred families gave no information. Of the 152 families who indicated that they needed the allowances to supplement their income, by far the largest number, sixty-nine, said that they used part, at least for clothing. The next number, twenty-four, bought insurance, and twenty-three used the allowance for health services. The following table shows the number of families, the number of children they support, and their incomes, who consider they cannot provide properly for their children without Family Allowances to supplement their income.

**TABLE V**

**FAMILIES USING ALLOWANCE FOR ORDINARY NECESSITIES**

<table>
<thead>
<tr>
<th>Income groups</th>
<th>Number of dependent children</th>
<th>Total Number of families</th>
</tr>
</thead>
<tbody>
<tr>
<td>999 and under</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>1000 to 1999</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>2000 to 2499</td>
<td>11</td>
<td>19</td>
</tr>
<tr>
<td>2500 to 2999</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>3000 to 3999</td>
<td>8</td>
<td>20</td>
</tr>
<tr>
<td>4000 to 5999</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>6000 and over</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The questionnaire asked for some indication of the type of special thing which Family Allowances had provided for either the child or the family as a whole, and answers reveal twenty different uses for the allowance. Many answers gave more than one example of how the allowance is spent, but, taking the items separately, clothing (often "warmer" or "better quality") was listed
150 times. Insurance was second highest, 104 times. The following table shows the different uses of Family Allowance and the number of people who listed them. This list should be considered as examples of the uses of the allowance, but not as the way the families invariably spend it. One hundred fifty-nine people gave no specific examples. (Remember that ninety-six families regularly bank their cheques)

**TABLE VI**

**USES OF ALLOWANCE**

<table>
<thead>
<tr>
<th>Uses of allowance</th>
<th>Number of times listed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clothing</td>
<td>150</td>
</tr>
<tr>
<td>Insurance</td>
<td>107</td>
</tr>
<tr>
<td>Health Services</td>
<td>57</td>
</tr>
<tr>
<td>Recreation</td>
<td>53</td>
</tr>
<tr>
<td>Lessons (music, etc.)</td>
<td>51</td>
</tr>
<tr>
<td>Food</td>
<td>24</td>
</tr>
<tr>
<td>Books</td>
<td>9</td>
</tr>
<tr>
<td>Insurance on father</td>
<td>9</td>
</tr>
<tr>
<td>Home Furnishings</td>
<td>8</td>
</tr>
<tr>
<td>Allowance</td>
<td>4</td>
</tr>
<tr>
<td>Records</td>
<td>4</td>
</tr>
<tr>
<td>Appliances, plumbing, etc.*</td>
<td>4</td>
</tr>
<tr>
<td>Mortgage*</td>
<td>2</td>
</tr>
<tr>
<td>Special medication for father</td>
<td>1</td>
</tr>
<tr>
<td>Fuel</td>
<td>1</td>
</tr>
</tbody>
</table>

*In more than one case the money was borrowed for appliances or mortgage payments, saving interest, and re-paid to the child's bank account.

It can be seen from these uses for the Allowance that it is not always spent strictly for the "maintenance, care, training, education, and advancement" of the child, but is also spent in ways which improve the general family welfare and so contribute to a happier and healthier home atmosphere.
CHAPTER IV

THE FINDINGS OF THE QUESTIONNAIRE: THE OPINIONS

The remainder of the questionnaire, questions ten to fourteen, sought the opinions of the mothers principally concerning the effectiveness of the Family Allowance programme. Many mothers gave unsolicited comments which are also included in this chapter.

Question 10: At present, the amount of Allowance varies according to the age of the child, with the youngest ones getting the least; would you favor changing this to one amount only, which did not vary as the child grew older, or would you prefer that the largest amount should be paid for the youngest children? a) I would prefer the same amount for each child regardless of age; b) I prefer the present arrangement; c) I prefer that the larger amounts be made when children are little.

The overwhelming majority of the 474 who answered this question, 409 or 86 per cent, are satisfied with the present arrangement; fifty-three, or 11 per cent, would prefer the same amount regardless of age; and twelve, or 1 per cent, would like the largest payments when the child is little. There was no relation between income or use and the preference. One person suggested that an unchangeable amount was preferable when the Allowance was invested or paid for insurance, but there was no correlation in the questionnaires between these two factors.

Question 11: Do you find that the Allowance achieves any of the
following results (Please check one or more): a) makes it possible for people
to have families who otherwise could not provide for them; b) allows the whole
family to live better; c) helps buy better food, clothes and other necessities
in order to make healthier and happier children; d) is enabling you to keep
your children going to school longer and thus help to get better employment as
a result.

According to the legislation, Family Allowance was set up for the care
and education of the child. The survey contained the above question to find out
from those receiving the Allowance what they considered its benefits and results.
Table VII shows how many times each of the four choices was listed, and as most
of the respondents indicated more than one effect, Table VIII shows the number
of times each combination was listed.

TABLE VII

<table>
<thead>
<tr>
<th>Results</th>
<th>Number of times listed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Helps people buy better food, clothes and necessities to make healthier and happier children</td>
<td>398</td>
</tr>
<tr>
<td>Allows the whole family to live better</td>
<td>282</td>
</tr>
<tr>
<td>Enables people to keep children in school longer and thus secure better employment</td>
<td>193</td>
</tr>
<tr>
<td>Enables people to have families who otherwise could not provide for them</td>
<td>79</td>
</tr>
</tbody>
</table>

*The Canadian Government did not institute Family Allowances to in-
crease the population. "It was never expected that Family Allowances would or
could encourage parents to increase their families; rather, the allowances were
intended to help those children already alive and in need of help." From an
address by Dan Wallace, op. cit. This is a widely held misconception in the
United States.
### TABLE VIII

**COMBINATIONS OF RESULTS**

<table>
<thead>
<tr>
<th>Results</th>
<th>Number of times listed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allows the whole family to live better; and helps buy necessities for healthier, happier children</td>
<td>126</td>
</tr>
<tr>
<td>Helps buy necessities for healthier, happier children</td>
<td>93</td>
</tr>
<tr>
<td>Allows the whole family to live better; helps buy necessities for healthier, happier children; enables the child to attend school longer</td>
<td>89</td>
</tr>
<tr>
<td>Enables people to have families who otherwise could not provide for them; helps the whole family; helps buy necessities for healthier, happier children; enables the child to attend school longer</td>
<td>46</td>
</tr>
<tr>
<td>Helps buy necessities for healthier, happier children; enables the child to attend school longer</td>
<td>40</td>
</tr>
<tr>
<td>Enables the child to attend school longer</td>
<td>30</td>
</tr>
<tr>
<td>Other (either single effects or combinations)</td>
<td>56</td>
</tr>
<tr>
<td>Left unanswered</td>
<td>29</td>
</tr>
<tr>
<td>Accomplishes none of these four</td>
<td>11</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>500</strong></td>
</tr>
</tbody>
</table>

**Question 12:** Do you think the Allowance has enabled you to provide things for your children such as better care of eyes, teeth, and general health, which you otherwise would not be able to?

Two hundred and twelve mothers think that the Allowance has enabled them to provide better health and medical care for their children, which they otherwise would have been unable to afford. Two hundred and five do not think they have been helped in this way, so opinion is almost equally divided.
Eighty-three people left this unanswered. The following tables, IX and X, show the opinions according to number of children and income.

**TABLE IX**

**EFFECTS ON HEALTH SERVICES**

(According to Size of Family)

<table>
<thead>
<tr>
<th>Number of children in family</th>
<th>Yes Answers</th>
<th>No Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>34</td>
<td>47</td>
</tr>
<tr>
<td>2</td>
<td>74</td>
<td>91</td>
</tr>
<tr>
<td>3</td>
<td>62</td>
<td>44</td>
</tr>
<tr>
<td>4</td>
<td>26</td>
<td>18</td>
</tr>
<tr>
<td>5</td>
<td>12</td>
<td>2</td>
</tr>
<tr>
<td>6</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>7</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

Total 212 205

**TABLE X**

**EFFECTS ON HEALTH SERVICES**

(According to Size of Income)

<table>
<thead>
<tr>
<th>Family Income</th>
<th>Yes Answers</th>
<th>No Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>999.00 and under</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>1000.00 to 1999.00</td>
<td>13</td>
<td>4</td>
</tr>
<tr>
<td>2000.00 to 2499.00</td>
<td>57</td>
<td>35</td>
</tr>
<tr>
<td>2500.00 to 2999.00</td>
<td>37</td>
<td>23</td>
</tr>
<tr>
<td>3000.00 to 3999.00</td>
<td>81</td>
<td>68</td>
</tr>
<tr>
<td>4000.00 to 5999.00</td>
<td>20</td>
<td>48</td>
</tr>
<tr>
<td>6000.00 and over</td>
<td>3</td>
<td>27</td>
</tr>
</tbody>
</table>

Total 212 205
Question 13: Do you think the Allowance has improved the welfare of your family in a general way, such as to make possible a family vacation which has benefitted the whole family?

Two hundred and fifteen people, or 53 per cent of those answering the question, consider the Allowance has improved their family welfare in a general way; and 185, or 46 per cent, do not think that it has. One hundred expressed no opinion. The example of the "vacation which has benefitted the whole family" may have misled some people into thinking the question was, "Have you ever used the Allowance for a vacation which benefitted the entire family?" and answered accordingly. The number of people who think the Allowance has improved their general family welfare should be considered an absolute minimum; the number of those considering it has helped their family in a general way may actually be higher than the 53 per cent.

Question 14: From what you observe of others, do you think the Allowance is on the whole being wisely spent? Do you think the Allowance payments should be increased, having in mind that more taxes (for example, income tax, amusement tax, luxury tax, liquor tax, tobacco tax, sales tax) would have to be raised in order to obtain the extra money? If so, how would you suggest raising the taxes?

From their observations of others, 432 or 94 per cent of the people who answered this question consider that Family Allowance is being wisely spent; twenty-three, or 5 per cent, think it is not spent as it is intended; four people think it is sometimes well spent. Forty-one people, 8 per cent, expressed no opinion. To the question, do you think the Allowance payments should be in-
increased, having in mind that more taxes would have to be raised in order to do this, 335 people, 79 per cent, answered that they did not want the payments increased; eighty-six, 20 per cent of the people answering, want the allowance increased; and seventy-nine, 15 per cent, did not answer this question.

Of the eighty-six people favouring an increase, eighty suggested ways of raising the extra money. Some suggested increased taxes on more than one source, but, taking the articles separately, increased liquor tax was suggested most often, fifty-six times. The following table shows the suggestions and the number of people supporting them.

**TABLE XI**

**SUGGESTIONS FOR TAXES**

<table>
<thead>
<tr>
<th>Increase taxes on the following</th>
<th>Number of times suggested</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liquor</td>
<td>56</td>
</tr>
<tr>
<td>Tobacco</td>
<td>34</td>
</tr>
<tr>
<td>Luxuries</td>
<td>27</td>
</tr>
<tr>
<td>Amusements</td>
<td>10</td>
</tr>
<tr>
<td>Incomes of wealthy</td>
<td>5</td>
</tr>
<tr>
<td>Corporation and excess profits</td>
<td>5</td>
</tr>
<tr>
<td>Incomes</td>
<td>2</td>
</tr>
<tr>
<td>Other</td>
<td>7</td>
</tr>
</tbody>
</table>

More than eighty people added comments to their questionnaire, expressing opinions and giving information. These are too numerous to list here, but a few types will be discussed briefly.

Twenty-one comments expressed wholehearted approval of the Allowance, or mentioned some benefit it had been to them; these comments are illustrative: "When my husband was ill in the hospital, we would have been hungry lots of times except for Family Allowance." and "We borrowed from the Allowance to buy
the furnace, saving interest, and are now paying it back." and "My children are more certain to have a college education."

About ten people mentioned that they thought the Allowance was a help in large families and to the needy, and that they were in favor of it, but that personally it made little difference to them, either because they had only one or two children, or because of their income.

About seven people wished that those really needing Family Allowances could have more, or that it be restricted to them.

Fourteen people would like the Family Allowances continued until the child finishes his education, and seven people until high school is completed or the child is eighteen years old. Ten people mentioned that they think that "the money really goes in one pocket and out of the other" because they are paying for the allowance through their taxes. Two others commented that they would personally benefit more from having no Family Allowance for their child, if they had the $400.00 tax exemption for a child rather than the $150.00.

This opinion is held by a considerable number of people, according to the author's personal experience. Many think that a considerable number of those who pay taxes (one questionnaire suggested anyone earning over $5,000.00) personally do not benefit from the Allowance and would be better off financially, to have the $400.00 exemption for the child instead of the Allowance and the $150.00 exemption. That this impression, though seemingly true, is erroneous

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1 At present, for each child under sixteen years the parent is allowed $150.00 exemption, regardless of whether the parent applies for Family Allowance or not. When the child reaches sixteen years, the Allowance ceases but the exemption increases to $400.00.
will be seen from the following calculations. No tax is paid on the income from
the Allowance. In Canada at the present time, a man is allowed $1,000.00 of
his earnings tax free for himself, $1,000.00 for his wife, and $150.00 for each
child under sixteen years of age. Thus a man earning $3000.00 a year, with a
wife and a child twelve years old, pays taxes on $850.00. The latest tax rates
of the 1953 tax year, payable in 1954, are as follows:

On the first $1,000.00 of taxable income, the rate is 18 per cent.
On the next $1,000.00, the rate is 20 per cent.
On the next $1,000.00, the rate is 22 and one-half per cent.
On the next $1,000.00, the rate is 20 and one-half per cent.
On the next $2,000.00, the rate is 23 and one-half per cent.
On the next $2,000.00, the rate is 28 per cent.

This man, then, pays 18 per cent of $850.00, or $153.00 in taxes. His total
income is $3,000.00 less $153.00, or $2,847.00. To this add $84.00 Family
Allowance ($7.00 times twelve months); the man's net income is $2,931.00

If there were another man with a child over the age limit for the
Allowance, say sixteen years old, the $2,000.00 exemption for his wife and him-
self would remain the same, but his child's exemption would rise to $400.00.
He would pay taxes on $3,000 less $2400.00, or $600.00. With the tax rate at
18 per cent, he would pay $108.00. His total net income would be $3,000.00
less $108.00, or $2,892.00. In spite of the seeming advantage of the larger
exemption, the man with the $150.00 exemption and the Allowance has a net in-
come of $2,931.00, and the second man has an income of $2,892.00, which is
$39.00 less than the man who has the Allowance.
Let us take a man earning $6,000.00, who has a wife and a child twelve years old. He has $2,000.00 exempt for his wife and himself, and $150.00 for his child. His taxable income, then, is $6,000.00 less $2,000.00, less $150.00, or $3,850.00. On the first $1,000.00 he pays $180.00 tax. On the next $1,000.00 he pays 20 per cent, so that on $2,000.00 he pays $380.00. The next thousand is taxed at 22 and one-half per cent, so that he pays $605.00 on $3,000.00. On the remaining $850.00 he pays 20 and one-half per cent, or $174.25, making his total tax $779.25. His net income then is $6,000.00 less the $779.25 tax, plus $84.00 for Family Allowance, or $5,304.75.

Another man with a wife and a sixteen year old child has a $400.00 exemption for his child, so that his taxable income is $6,000.00 less $2,000.00 for his wife and himself, less $400.00 for his child, or $3600.00. The tax on the $3,000.00 is again $605.00. The tax on the remainder is at 20 and one-half per cent, $123.00, making the total tax $728.00. His net income is $6,000.00 less $728.00, or $5,272.00. Therefore, the net income of the man with the $150.00 exemption and the Allowance is $32.75 larger than that of the other man.

A man with a wife and a twelve year old child who earns $9,000.00 a year, pays taxes on $9,000.00 less $2150.00 or $6,850.00. The tax on the first $6,000.00 is $1260.00. The tax on the remainder is 28 per cent of $650.00, or $238.00. His total tax is then $1518.00. His net income is $9,000.00 less the $1,518.00 tax, plus the $84.00 Family Allowance, or $7,566.00.

A man with a wife and a sixteen year old child, earning $9,000.00 a year is allowed $400.00 exemption for his child, so his taxable income is $9,000.00 less the $2400 exemptions, or $6,600.00. The tax on the first $6,000
is again $1280.00. The tax on the remainder is 26 per cent of $600.00, or $168.00, making his total tax $1,448.00. His net income is $9,000.00 less $1448.00, or $7552.00. Therefore, the man with the Allowance and the $160.00 exemption has a net income $14.00 higher than this man whose child has no Allowance.

These calculations show that contrary to what seems to be the general impression, all people earning up to $9,000.00 gain in some measure from the allowance, and do not lose by the smaller exemption.

A man who pays no taxes, and has a twelve year old child, has his income increased by eighty-four dollars a year from the Allowance. Comparing the taxes paid by two men earning $5,000.00 each with a wife and child, one child twelve years old, and the other sixteen, we find that the father of the twelve year old has a net income thirty-nine dollars larger than the other father.

It might appear that since actually this man, because of the taxes he pays, has a net income only thirty-nine dollars larger than the man whose child is ineligible for the Allowance, instead of eighty-four dollars more, that it is hardly worth it. It must be remembered, however, that the taxes he pays provide many services other than Family Allowances, such as defense and education, to name only two of them.
CHAPTER V

SUMMARY AND CONCLUSIONS

Summary. This study was undertaken primarily to learn how Canadian families spend their Family Allowance. It also attempted to learn the effect of the Allowance on the well-being of the children; the benefits of the Allowance to the whole family; whether the present rates of payment appeal to the parents; whether it was felt that the amount of the Allowance payments should be increased.

The study was made through a questionnaire sent to fifteen hundred mothers of elementary school children in Owen Sound, Ontario, Canada. Chapter I discusses the background of the survey, showing the scope, the method, including the publicity campaign, and the sources for the philosophy, legislation, and administration of the programme. This chapter also describes briefly Owen Sound, the setting of the survey, in order to make the survey and its results more meaningful.

The legislation, philosophy, and administration of the programme are discussed in Chapter II. The Family Allowance Act provides that monthly cash payments be made to the mothers and that payments be for each child who was born in Canada or who has lived in Canada one year or more; the child must be under sixteen years of age and regularly attending school. The money is to be spent for the care and advancement of the child, and the administration of this money
may be taken from the one who normally receives it to be administered by a child placing agency, if it is found that the funds are being misused to the neglect of the children.

The programme was set up in order to help overcome the injustices of the industrial wage system, so that the children would have more opportunity for health and happiness. The second main objective was to redistribute purchasing power by regularly sending money into a community so that money would be available in areas where there was unemployment, and in this way help to maintain employment and consumption of goods. The administrative procedure and the role of child placing agencies in administration is contained in this chapter.

Chapter III presents the factual material revealed through the responses to the questionnaire. These facts include the number of families who responded, number of children who receive the Allowance, income groups and education of the parents. This chapter also discusses three questions on the Allowance, the answers to which are facts rather than opinions.

a) Question 7: A slight majority of mothers revealed that they added the Allowance to their husbands' incomes and spent it in the best interests of the family; the remainder spent it on specific necessities for their children.

b) Question 8: A small minority of families are able to bank the Allowance each month; the large majority do not do this.

c) Question 9: This question, in three parts, showed that the majority consider their earnings adequate to provide the ordinary necessities for their families, without the assistance of the Allowance. Twenty different uses
for the Allowance were given, with "clothing" listed most often, and "insurance"
second.

The opinions revealed by the questionnaire concerning the Allowance
are given in Chapter IV, and also some discussion of the unsolicited comments
and of the relationship between taxes and the Allowance. The answers to the
following questions were discussed.

a) **Question 10**: The present method of progressive increases in the
amount of the Allowance as the child grows older was overwhelmingly approved.

b) **Question 11**: This question asked whether the Allowance achieved
any of four results. Most of the respondents felt that it helped people to
buy better food, clothes and necessities to make healthier and happier children.

c) **Question 12**: Opinion was almost evenly divided as to whether or
not the Allowance had helped to provide improved health services for the chil-
dren.

d) **Question 13**: A slight majority thought the Allowance had improved
their family welfare in a general way.

e) **Question 14**: The overwhelming majority thought the Allowance was,
on the whole, being wisely spent, and most did not want the payments increased.
Of those who favoured increases, most suggested that the tax on liquor be raised
to provide the needed revenue.

**Conclusions.** The Family Allowance programme was instituted for the
"maintenance, care, training, education, and advancement of the child," and its
purpose is well understood and its money is well spent according to the vast
majority of the five hundred people who took part in this survey through their
questionnaires.
One can conclude that there is general satisfaction with the legislation itself, with the arrangement of payments, and with the amount paid. Certainly there is approval of the idea of the programme. Ninety-four per cent of those answering the question, or in numbers, 432 people, feel that, on the whole, the Allowance is being wisely spent.

The questionnaires showed that the amount of formal education of the parents did not affect the way in which the Allowance was used, which is not surprising, because a love for one's children and a desire to do the very best for them is inherent, and not learned from formal education.

There were really no correlations to be drawn from this survey, such as, those with higher incomes spent their Allowance a certain way, and those with lower incomes in another way. The uses of the Allowance and the opinions about it varied according to the individuality of the families, or of the mother.
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C. PAMPHLETS

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Some Questions about Family Allowances

Family Allowance is the official name for "Baby Bonus": both mean the same thing.

1. Number of children in your family for whom Baby Bonus is received
   age of each

2. Number of children beyond Bonus age in the family
   How many of these are self supporting?

3. Annual income of father (please check)
   0-599.99
   $2,000.00-2,499.00
   $2,500.00-2,999.00
   $3,000.00-3,499.00
   $3,500.00-3,999.00
   $4,000.00-4,999.00
   $5,000.00-5,999.00
   $6,000.00-6,999.00
   $7,000.00-7,999.00
   $8,000.00-8,999.00
   $9,000.00-9,999.00
   $10,000.00 and over

4. Did mother attend high school? number of years; business school?

5. Did father attend high school? number of years; business school?

6. What is father's occupation? In what industry? (for example, transportation, furniture, dry cleaning)

7. Do you spend the Baby Bonus on (a) specific necessities for the children like more fruit, more milk, warmer clothes or (b) do you add it to the money which your husband provides and spend it according to the best interest of the whole family? (check the one which applies) (a) (b)

8. I have heard that some parents are banking the Bonus payments each month in order to build up a fund to pay for the child's education later on. Do you do this?

9. Do you find that you are able to provide properly for your children out of your husband's earnings and don't need to spend the Bonus on ordinary necessities? Do you use the money for special things which help the child or the family as a whole? Please indicate the sort of special thing you have been able to provide with the extra money.

10. At present the amount of Baby Bonus varies according to the age of the child, with the youngest ones getting the least; would you favour changing this to one amount only which did not vary as the child grew older, or would you prefer that the largest amount should be paid for the youngest children?
   (a) I would prefer the same amount for each child regardless of age
   (b) I prefer the present arrangement
   (c) I prefer that the larger payments be made when children are little

11. Do you find that Baby Bonus achieves any of the following results (please check one or more)
   (a) makes it possible for people to have families who otherwise could not provide for them
   (b) allows the whole family to live better
   (c) helps buy better food, clothes and other necessities in order to make healthier and happier children
   (d) is enabling you to keep your children going to school longer and thus help to get better employment as a result

12. Do you think the Baby Bonus has enabled you to provide things for your children such as better care of eyes, teeth, and general health, which you otherwise would not be able to?

13. Do you think the Baby Bonus has improved the welfare of your family in a general way, such as to make possible a family vacation which has benefitted the whole family?

14. From what you observe of others do you think the Baby Bonus is or the whole being wisely spent? Do you think the Bonus payments should be increased, having in mind that more taxes (for example, income tax, amusement tax, luxury tax, liquor tax, telephone tax, sales tax) would have to be raised in order to obtain the extra money? If so, how would you suggest raising the taxes?
Dear Parent:

Since I graduated from the Owen Sound Collegiate and the University of Toronto, I have been taking a special course in social service work. This is especially for the purpose of working among the children in the large cities where families get broken up in a manner which is not common in towns like ours.

In order to graduate I have to write an essay on some phase of social work which will be considered as part of my final examinations. In the United States, where I am studying, they have nothing which can be compared with our "Baby Bonus" or Family Allowances; and after talking with my teachers they have suggested that I try to write about that because they would be very much interested to learn how it is working out.

To do this I would have to have information from not less than 200 homes. I would study this information and my essay would almost wholly consist of a report of what was contained in the information supplied.

I have prepared a list of questions and I enclose a copy. Will you help me by filling it in and returning it to me in the stamped envelope which is enclosed.

Please note that you DO NOT SIGN the form and there will be no way in which I can know where the form comes from. All I am interested in is trying to present an overall picture to my teachers.

I have prepared this letter and the list of questions in Chicago and I am trying to get them distributed in the hope that I will have the answers back right away so I can get started on my essay right after the New Year.

Our telephone number is 168. If there is anything you want to ask please phone me. I have picked the names to mail the questions to from the phone book and the voters list, so if you have no children which entitles you to Family Allowance would you please hand this to a friend with children and ask her to help me.

My essay will be printed and I will be glad to let you have a copy if you call or write. I have to hand it in this Spring and copies will be available after that.

WILL YOU HELP ME?

Thank you very much,
Sincerely,

[Signature]